Women and NGOs’ Participation in Development: Partnership and Control in India

Smita G. Sabhlok

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School of Social and Environmental Enquiry
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Abstract

This dissertation examines the participation of women and NGOs in a rural development and empowerment project in India. The World Bank initiated Rural Women’s Development and Empowerment Project was funded with the primary objective of working towards women’s economic and social empowerment through the formation of self-help groups. Within the framework of Gender and Development (GAD), women's development and participation has to fulfil both practical and strategic gender needs in order for them to gain, share and exercise power. In women’s development, the economic cannot be understood apart from the social and the political. Transformative or genuine participation for women involves a process of partnership where one or more forms of power are attained through social capital and the participants are able to surmount structural barriers. Genuine participation can be achieved only through the processes of partnership and control, that is, through the building of equitable relationships among the primary beneficiaries themselves and between the primary beneficiaries and external agents. The incentives to participate and the pattern of participation are influenced by the material expectations and the social reality of women. However, the agency of the grassroots actors, both women and the NGO workers, is limited by the prevailing social relationships, constraints of informal practices and lack of choice-enhancing opportunities. The experiences of women in Sonipat (Haryana) and Kolar (Karnataka) in India show that partnership remained dependent on the NGOs and power gained did not succeed in giving them much control. Nevertheless, the sustainability of the self-help groups was greater amongst the women of Kolar compared to Sonipat due to their ability to develop better bonding relationships.
Declaration:

This is to certify that
(i) the thesis comprises only my original work towards the PhD,
(ii) due acknowledgement has been made in the text to all other material used,
(iii) the thesis is less than 100,000 words in length, exclusive of tables, maps, bibliographies and appendices.

Signature:

(Smita G. Sabhlok)
This thesis is dedicated to

the self-help group members

of

Sonipat and Kolar

Their voice and aspirations form the core of this thesis
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# Abbreviations

<table>
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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>AME:</td>
<td>Agriculture, Man and Ecology Foundation, Bangalore</td>
</tr>
<tr>
<td>BASIX</td>
<td>Bharatiya Samruddhi Investment Ltd.</td>
</tr>
<tr>
<td>BPL:</td>
<td>Below Poverty Line</td>
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<tr>
<td>CAA:</td>
<td>Community Aid Abroad, Australia</td>
</tr>
<tr>
<td>CARITAS:</td>
<td>Catholic Agency for Overseas Aid and Development, Australia</td>
</tr>
<tr>
<td>CCF:</td>
<td>Christian Children’s Fund, USA</td>
</tr>
<tr>
<td>DANIDA:</td>
<td>Danish International Development Agency</td>
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<tr>
<td>DC:</td>
<td>Deputy Commissioner</td>
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<tr>
<td>DCC:</td>
<td>District Coordination Committee</td>
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<tr>
<td>FWWB</td>
<td>Friends of Women’s World Banking</td>
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<tr>
<td>GAD:</td>
<td>Gender and Development</td>
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<tr>
<td>GV:</td>
<td>Grama Vikas</td>
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<tr>
<td>IFAD:</td>
<td>International Fund for Agricultural Development</td>
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<tr>
<td>IRDP:</td>
<td>Integrated Rural Development Project</td>
</tr>
<tr>
<td>KKS:</td>
<td>Karl Kübel Stiftung, Germany</td>
</tr>
<tr>
<td>MYRADA:</td>
<td>Mysore Resettlement and Development Agency</td>
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<tr>
<td>NABARD:</td>
<td>National Bank for Agriculture and Rural Development, India</td>
</tr>
<tr>
<td>NGO:</td>
<td>Non-governmental Organisation</td>
</tr>
<tr>
<td>NIPCCD:</td>
<td>National Institute of Public Cooperation and Child Development</td>
</tr>
<tr>
<td>NORAD:</td>
<td>Norwegian Agency for Development Cooperation</td>
</tr>
<tr>
<td>NOVIB:</td>
<td>Oxfam, Netherlands</td>
</tr>
<tr>
<td>PRADAN:</td>
<td>Professional Assistance for Development Action</td>
</tr>
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<td>PRA:</td>
<td>Participatory Rural Appraisal</td>
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<td>PRIA:</td>
<td>Society for Participatory Research in Asia</td>
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<tr>
<td>PSI:</td>
<td>Pastoral Sociology Institute</td>
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<tr>
<td>RGVN</td>
<td>Rashtriya Gramin Vikas Nidhi</td>
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<td>RMK:</td>
<td>Rashtriya Mahila Kosh (National Credit Fund, India)</td>
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<td>RORES:</td>
<td>Rural Reconstruction Society</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>RSC</td>
<td>Resource Services Centre</td>
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<td>RWDEP</td>
<td>Rural Women’s Development and Empowerment Project</td>
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<tr>
<td>SC</td>
<td>Castes that have special status as per the Constitution (Schedule Castes) Order, 1950 and specified under article 341 of the Constitution of India</td>
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<tr>
<td>SCIAF</td>
<td>Scottish Catholic International Aid Fund</td>
</tr>
<tr>
<td>SDC-IC</td>
<td>Swiss Agency for Development and Cooperation – InterCooperation, Switzerland</td>
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<tr>
<td>SEWA</td>
<td>Self-Employed Women’s Association</td>
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<tr>
<td>SHARE</td>
<td>Self-help Association for Rural Education and Employment</td>
</tr>
<tr>
<td>SHG</td>
<td>Self-help Group</td>
</tr>
<tr>
<td>SIDBI</td>
<td>Small Industries Development Bank, India</td>
</tr>
<tr>
<td>ST</td>
<td>Tribes that have special status as per the Constitution (Schedule Tribes) Order, 1950 and specified under article 341 of the Constitution of India</td>
</tr>
<tr>
<td>TDH</td>
<td>Terre Des Hommes, Germany</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
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<tr>
<td>VANI</td>
<td>Voluntary Action Network of India</td>
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<tr>
<td>WDC</td>
<td>Women’s Development Corporation</td>
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<td>WID</td>
<td>Women in Development</td>
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Glossary of Indian Terms

Anganwadi: Child care centre located within a village

Agarbatti: Incense sticks used primarily during religious practices

Baimani: To cheat

Bihari: A person from the state of Bihar

Burqa: The burqa is an all-enveloping outer garment worn by some Muslim women in both northern and southern India

Chaupatti: The village centre

Chit: ‘Chit’ is a kind of savings scheme practiced in India. In a chit scheme, a specific number of individuals come together to pool a specific amount at periodic intervals. Usually the number of individuals and the number of periods remain the same. At the end of each period, the saved fund is allotted in accordance with some prearranged principle to each member of the group

Dalit: The Scheduled Caste people

Ghara: Earthen water pot

Ghungat: The act of covering a woman’s face

Gram Panchayat: Village Council
Grameena Mahila

Okkuta: Rural Women’s Federation, Mulbagal, Kolar

Izzat: Honour

Jagruk Mahilaye: Empowered women

Kutcha: Houses made with thatch, mud and other temporary material

Panchayat: Village level governance councils in India. As a village body of elected representatives, the panchayat takes decisions on issues key to a village's social, cultural and economic life. The council leader is named sarpanch (in Hindi), and each member is a panch. The panchayat acts as a conduit between the local government and the people.

Peon: A government employee (non-gazetted) engaged for miscellaneous work

Pucca: A concrete structure made with bricks and cement

Purdah: A set of avoidance rules between a woman and her male affines

Ragi: A cereal

Sanghas: Users’ groups or women’s groups at the local level

Swa-Shakti: The Hindi translation of RWDEP. ‘Swa’ means ‘self’ and ‘Shakti’ connotes the dual meaning of ‘feminine’ and ‘power’

Taluk: Development Block in Karnataka
<table>
<thead>
<tr>
<th>Caste Group</th>
<th>Description</th>
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<tbody>
<tr>
<td>Lingayat</td>
<td>A caste group in Karnataka</td>
</tr>
<tr>
<td>Vokkaliga</td>
<td>A caste group in Karnataka</td>
</tr>
<tr>
<td>Brahmin</td>
<td>The highest caste group in the hierarchical categorization of castes in India</td>
</tr>
<tr>
<td>Jat</td>
<td>A caste group in Haryana</td>
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Presentations and Publication

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   Paper presented: “Women’s Participation in Development: Partnership and Power”

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   Paper presented: “Self-help as a Strategy for Women’s Development in India”

Chapter One

Introduction

1.1 Participation, Partnership and Control in Development

The concept of participation has been widely used in the development literature to refer to the active involvement of people in projects or in the community. Participation, however, is a broad concept and the use of the concept has evolved and changed over time. The redefinition of the roles of the individual, the community, the civil society, the state and other agencies has reconceptualised participation at every stage. As modernisation theory lost its momentum in the field of development, it was realised that economic growth per se does not ensure removal of poverty. Researchers began to pay greater attention to the social dimensions of development including equity and social justice. By the early 1990s, the alternative development paradigms placed human well-being and agency at the centre of the development process (Friedmann, 1992; Booth, 1994; Stiglitz, 2002). Development, that is social development\(^1\), is not possible without people’s participation, but what is entailed in participation is a much debated issue.

The concern for participation has grown along with the concern for equity, social justice and empowerment in the development process and partnership has become a close and inter-related concept to participation. Partnership entails the ideal of equality in the process of bottom-up development, where people and their organisations have to be able to act as (equal) partners. This arises from the fact that in incorporating participation, the process of development is ‘essentially talking about the need to bring about some form or other of co-operative action between a

\(^1\) The shift in emphasis from economic development and economic growth to social development has also led to emphasis on issues relating to equality, autonomy and self-reliance at the individual level of participation and on the solidarity of the community at the group level of participation. Social development with its commitment to equity with growth (Hardiman & Midgley, 1982; Pieterse, 2001:114) has to place equal emphasis on the ‘social’ and on ‘development’, implying an integrated approach to social concerns and growth strategies. Dube (1988:48) maintains that the concept of social development is wider than economic development. It subsumes the latter, but aims at the attainment of certain wider social objectives and ideals.
community and an outside resource or agent, in the hope of improving the conditions of existence of the community’ (Kelly and Vlaenderen, 1996:1235). As Nolan (2002:21) maintains, participation is the involvement of different members of a society – groups and subgroups – in the decisions that will affect their lives, now and in the future. Participation is best understood as cooperation and involvement in any or all activities associated with the process of development. One form of such cooperation is obtained through the building of trust and relationships in the form of social capital (Francois, 2002; Grootaert and Bastelaer, 2002; Krishna, 2002).

Participation is also about the ability to exercise some form of control in one’s life implying a form of empowerment. Social development seeks to build capacity and to ‘empower’ client populations. This implies a transfer of resources and powers to enhance the bargaining position of the poor vis-à-vis other groups in society, including the State. The concept of control over one's life in terms of material and non-material resources is central to genuine participation. In the form of empowerment, it involves a transformation of power relations so that the disempowered can achieve increased control and choice. It also necessitates addressing the 'power within' of disempowered groups, facilitating the building of their inner strength and self-worth (Kabeer, 1994; Moser, 1993; Rowlands, 1997; Sen & Batliwala, 2000; Townsend, 1999). This develops through the establishment and the utilisation of formal and informal relationships (social capital) and through a process of transfer or gaining of power. It is the ability of people to enhance their capacity and capability (Sen, 1999a) through enhanced power that also determines the extent of their participation. As visualised by Kothari (1996:145), development provides individuals with opportunities to develop people-centred institutions that promote social transformation. Thus, social development also involves an aggressive critique of existing power structures and social conditions (DAWN, 1995:2004; Long & Ploeg, 1994:68). It is a process of empowering and enabling people through social power to achieve social development (Rahman, 1990:44).

1.2 The Research Problem: Women and NGOs’ Participation in Development

At the grassroots level, participation and development often take place through interventions in the form of development programmes or projects. They provide the
opportunity for people to participate and partner in activities associated with access to resources and increased decision-making power. Through policy approaches aimed at enhancing women’s development, development projects have been designed for providing opportunity to women to participate and partner in activities associated with access to resources and increases in decision-making power (Moser, 1989). In the assisted self-reliance model (Esman & Uphoff, 1984:258) of development, women’s participation is often facilitated by the state and non-governmental organisations (NGOs 2). Facilitation and advocacy by external agents, such as the NGOs and the state, aim at empowering poor women so that they can make demands for goods and services and create a transparent system both in their public and private lives.

Considering the pivotal role undertaken by the NGOs in project implementation, it is through their capability to manage relationships of partnership in an unequal environment that social development is likely to take place. The organisations involved in facilitation, however, could simply remain providers of credit and other assistance, and not catalysts for empowerment. In beneficiary participation, the complex social realities of the local situations have to be understood by the facilitating organisations if they are to empower the beneficiaries. The grassroots facilitators for women’s development have to manage competing forces of the society in which they work and their help to build local institutional capacities is important. This can be done through building political support, building local capacity and making changes in the project environment (Bond and Hulme, 1999). But the NGOs and others can do so only within an institutional environment that is stable or changes gradually. This is due to the fact that NGOs involved in development are not able to perform in extreme social situations, such as, in insurgency prone or war torn regions. NGO capability in this context is linked to various other intermediary factors, such as, governmental responsiveness, accountability to the stakeholders, legitimacy to the beneficiaries, and even historical factors of the areas under consideration. Therefore, it is important to understand how NGOs and the poor women participate in development interventions and whether

2 NGOs are not-for-profit, voluntary organizations, but they usually have a formal structure and are registered with national authorities (WHO, 2002:4).
their participation leads to social transformation through building of new relationships and control over their lives (Somerville, 1998).

The social development of women is possible only through an awareness of their subordinate positions and promoting their participation in a process of economic and social change. In women’s development, the degree of participation and partnership in development has to manifest through equality in social relations, gender justice and transformation of power. In the case of women, social empowerment (Mayoux, 2002; Fernandez, 1994; Fernando, 1997) in the form of control involves the ability to change power relationships – the relationships that exist between men and women, between people/women and organisations, and between organisations and government. In the words of Fernando (1997:152), empowerment is the creation of institutional relations, ‘relations that would enable women to achieve economic, political, and social equality’. While economic empowerment can facilitate it, that is not sufficient. Social empowerment is also necessary and achieved by the power of networking, by the power of identity (Borren, 2003:84), increased status and changes in gender relations (Kabeer, 1994). For development to be socially sustainable, women need access to resources, ability to make social changes, control over decision-making and the ability to change unequal power relations, and above all, participate as equals in the development process.

The central research problem of the thesis is, therefore, to examine the nature of participation by women and NGOs in a development project in India, the manner in which the women experienced participation; how the NGOs facilitated participation; and whether the women and the NGOs were able to overcome the dominant structural barriers. The study will focus on the form of participation and partnership of women beneficiaries and NGOs in the implementation activities of a development project in India.

The Rural Women’s Development and Empowerment Project (RWDEP) was a government sponsored project in India which aimed to strengthen the processes that promote economic development of poor women and create an environment for social
change. Under the project guidelines, self-help groups (SHGs) of poor women were formed for economic and social upliftment. Self-help groups are informal groups of women where women work together for economic and social development. Through SHGs, 10-20 women come together for savings, economic and other non-economic activities. Apart from meeting emergent needs of the members, the groups were the medium through which women could access credit, learnt habits of saving and thrift, availed and repaid loans, engaged in economic and other productive activities, and worked for holistic improvement through education and other awareness raising activities. The group model was implemented with the immediate aim of fulfilling a practical need such as credit; but also with the long-term goal of fulfilling strategic needs. Participation in such a process aimed to address both the practical and strategic interests (Moser, 1989) of the poor women. It included enabling women to become agents of change, improving the position of women in society, empowering the women, and transforming gender relations and societal attitudes.

This process was assisted by the NGOs who were contracted to mobilise the women, form and nurture the groups, and assist their linkage to financial and other resources. Women were mobilised to work for social and gender justice and thereby achieve individual and collective empowerment. Government, NGOs, donors and other organisations play a mediating role between the formal rules of modern organisations and informal norms of society. At one level, it is necessary to examine women’s ability to act as partners and exercise some form of power as an indication of genuine and meaningful participation. At another level, the impact of their collective effort could be minor when compared to the dominating patriarchal structure within which women exercise their agency.

1.3 Indian Women, Agency and Institutions in Participation and Development:
Participation in development has two components: human agency and the social structure. People participating in development projects need the confidence to deal with uncertainty (the human agency dimension) and the social and organisational systems within which the changes are occurring need to be responsive and supportive
(the social structure dimension). The impact of institutions, whether formal or informal, on the social reality of individuals and the manner in which people are able to participate cannot be underestimated. The structural framework in the form of institutions such as development projects, socio-cultural norms, regulations imposed by the State and other agencies constitute an important part of the context of participation. Institutions define the context and shape the process in which individuals develop their choices and attach meanings to their actions (March and Olsen, 1984). Traditionally, the family in the developing world is a form of institution in which people invest resources and participate. Participation in families is on the basis of kinship norms and rules, and the roles assigned to specific individuals based on gender and age. Moreover, poor and low-income people often rely on links with kinfolk, patrons, employers, officials or others to protect themselves and ensure their survival (Esman & Uphoff, 1984:186). Modern organisations are other avenues where people participate on the basis of a set of formal rules that facilitate coordination and form expectations. Cultural values, social norms, codes of conduct and conventions of both traditional and modern institutions and organisations constitute the institutional structure. The institutional structure is the totality of institutional arrangements in a society, including its organizations, laws, customs and ideology (Lin & Nugent, 1995:2307). In addition, participation at the micro-level is through the acts of individuals, groups or communities in institutions. People’s participation, thus, depends on the institutional framework provided by the project, the societal context and people’s motivation to participate.

As per the 2001 Census of India (Government of India, 2001a), women constituted 48% of India’s total population and women and children together constituted 67.7%. The ratio of women per 1000 males was 933. About 32.9% of the rural population lived in poverty, of which a sizeable proportion was women. Amongst poor women,

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3 Uphoff (1986:9) defines institutions from a behavioural perspective as ‘complexes of norms of behaviour that persist over time, by serving collectively valued purposes’. Ruttan and Hayami (in Nabli and Nugent, 1989:1334) take a rules perspective wherein ‘institutions are the rules of a society or of organizations that facilitate coordination among people by helping them form expectations which each person can reasonably hold in dealing with others’.

4 The terms ‘traditional’ and ‘modern’ are not used here as two dichotomous categories. They refer to the family as an older, traditional form of institution that existed in society prior to the other newer, modern forms such as, cooperatives, schools, labour unions and so on.
dalits, landless and tribals constituted a significant proportion. Only 54.16% of women were literate compared to 75.85% of men in the country. Today, group-oriented models such as credit groups and self-help groups have been adopted by many development agencies for women’s economic and social development and empowerment. Forming poor women’s groups, in the form of self-help groups, credit groups and so on, and to empower them is a model followed for women’s development in many developing countries. Group-oriented projects like, the micro-credit groups in India and Bangladesh are some such examples. In India and in Latin America, SHGs have also emerged as a favoured method for empowering women under the feminist empowerment model and linking the SHGs to the women’s movement through clusters and federations. Building networks and federations of women can build trust and solidarity amongst women through employment, training and health programmes (Molyneux, 2002:184) and also create a community around issues of common interests.

In the group-oriented development models, participation requires women’s active agency. The primary meaning of agency is autonomous action, operation and power (Carmen, 1999:85). The agent’s participation is reflected through development in practice, ‘consisting of deliberate efforts aimed at improvement on the part of various agencies, including governments, all kinds of organisations and social movements (Thomas, 2000:777). Within the institutional environment of the development project, agents are not powerless and agency matters in giving shape to the process of participation, the meanings created and the ability to establish relationships through social capital. Barnes (2000:25) maintains that ‘for an individual to possess agency is for her to possess internal powers and capacities, which, through their exercise, make her an ‘active’ entity constantly intervening in the course of events ongoing around her’. The various actors involved in the process devise their own strategies to deal with each other and with outsiders. This takes place within the actors’ heterogeneous social world where there is a wide diversity of social forms and cultural repertoires under homogenous circumstances (Long, 2001:49). Meanings, values and

5 The term dalit refers to the so-called untouchables or Scheduled Caste people in India.
interpretations are constructed through practice. As people engage in development practice, they reinterpret the values and norms of their own social reality.

Thus, at the level of practice, individuals possess agency. Yet, the kind of agency which they have is prescribed by the context and culture of which they are a part. Bourdieu (King, 2004:41) insisted that this culture forms a determinate framework through which any individual can act. This is the habitus and it is derived from the socio-economic or structural position within which individuals find themselves. Individuals unconsciously internalize their objective social conditions, such as economic class, so that they have the appropriate tastes and perform the appropriate practices for that social position. The habitus operates within a wider institutional setting which is the ‘field’. A field refers to the structure of social relations in which an individual is located. It denotes the institutional structure of a society, consisting of a myriad of roles and the interconnection between these roles (King, 2004:42). The actions of a particular social actor are an outcome of the interplay between that person’s habitus and her or his position in the field.

The interconnectedness of individuals and institutions is evident when one realises that Indian women’s choice to participate and the level at which they are able to participate are the result of individual initiative, organisational choice and the institutional context within which action takes place. As social beings, women’s social reality is defined more by the prevailing culture and social systems. This is particularly true for women in India. Rothstein (1996: 147) maintains that ‘institutions create or socially construct the actors’ identities, belongings, definitions of reality and shared meanings’, thereby indicating that they tell the actors what they ought to prefer in the specific situations in which they are placed. The social reality of women in India is constituted by a patriarchal order where their voices and experiences are subsumed. In such situations, the actors tend to follow the rules given to them by the institutions in which they are acting and action tends to be situational. It is similar to what Long (2001:49) maintains when he says that social action takes place within networks of relations and is bounded by certain social conventions, values and power relations. Thus, in the process of development and
participation, the role of patriarchy and other norms as an over-riding structure in women’s lives cannot be ignored.

Desai and Patel (1985) have pointed out that although development models often talk about integrating women in the process of development, they overlook the power of patriarchy, different historical contexts, socio-cultural heritage and other complexities of class, caste, religion, ethnicity and gender. Since India’s independence, women have made progress through gains in access to education, paid employment and fertility control measures. At the same time, however, the social, economic and political forces under the modernisation model have increasingly worked to disempower women (Kapadia, 2002). The benefits directed to the family and communities through men do not necessarily benefit women and children. Economic development has strengthened male-biased (patriarchal) norms and values across all castes and classes in India (Kapadia, 2002:4) rather than reducing them. The male-biased development process has exacerbated power and gender differences by worsening discrimination against women and marginalising them further. Their traditional reproductive roles have been devalued, yet they lack the opportunities to be empowered in the modern productive roles and remain largely in insecure work. Women are guided by formal sanctions in the form of laws and regulations, as well as informal social norms which represent discriminatory social practices, such as, barriers to physical mobility and other opportunities. Thus, women’s poverty has to be looked at not in terms of family’s resources, but from the point of view of structural entitlements. Beneria and Bisnath (1996) point out that poor men are equally structurally deprived, as is the case with low caste men in India. But gender as a structure doubly disadvantages women. In such situations, when women act, they act from their perspective of the social reality.

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6 Even though there is a lot of disagreement about the source and bases of patriarchy, the role and pervasiveness of patriarchy in India and its male-centred value system cannot be denied (Walby, Kasturi, 1996). Defining patriarchy as ‘a system of social structures and practices in which men dominate, oppress, and exploit women’, Walby (1996:24) delineates six dimensions and sites of patriarchy: household work, paid work, the state, male violence, sexuality, and cultural institutions. From this perspective, patriarchy can be defined as a system of dominance by those in the position to wield it.
The relationships between structure and agency, the institutions and the individual, between the context and organisations are crucial. They are at the heart of understanding the process of participation. Through government, donor and NGO efforts, women have started to become active participants in development interventions in the rural areas of India. This has brought in new ideas, new consciousness and different ways of life for many rural women. There is a perception that the opportunities provided within the development process can give a sense of freedom and autonomy to women both at the individual and collective levels (Ganguly-Scraser & Julian, 1998:633) and increase their agency. An attempt to understand how women experience development efforts aimed towards their economic and social development can make a significant contribution to explaining their participation in the development process. Dreze and Sen (1995:178) have elaborated on the importance of women’s agency as a force of change in development and the necessity to recognise women as agents of social change. Social justice can be achieved only through the active agency of women. Social development of women would involve not only fulfilling their basic needs, but also establishing appropriate relationships and re-orienting the dominating structures that perpetuate their poverty and subordination. It involves efforts by women to change their status, identity and social relations. From this perspective, it is significant to study what changes women have experienced in their personal and social lives through participation in the development project, that is, RWDEP.

1.4 Research Objectives, Research Questions and Methodology:

The research contained in this thesis is based on the perception and experiences of participation of women and non-governmental organisations (NGO) in a development project in India. The objective of the research is to examine the processes, experiences and meanings of participation and partnership of women and NGOs in the implementation phase of RWDEP in India. The study focuses on the manner in which participation is institutionalised in the development process. It looks at how the practices of participation take place and the nature of partnership that exists among the diverse actors that include government departments, local government officials, financial institutions, non-governmental organizations (NGOs),
women’s self-help groups, local leaders and other local institutions. It also examines the implications of their participation and partnership in terms of power, control and social change.

The thesis investigates the following main themes in the context of women’s development through the development project (RWDEP):

1. The agents of participation (the self-help group members and the NGOs), their incentives to participate and the manner in which the norms of participation are enforced.

2. The nature of the partnership process and the transfer of power (at the project level) among the three primary nodes in the participation process: the self-help groups, NGOs and the government.

3. The potential of the participation process to become transformative in terms of increasing women’s social power, establishing genuine participation and bringing social changes.

The primary research questions are:

(a) How did the development project facilitate the participation of (disadvantaged) women?

(b) Did the stakeholders, particularly the beneficiaries/primary stakeholders, participate as equal partners within the framework of the development project?

(c) Were the women and NGOs able to make any changes in the women’s social lives?

(d) Did they exercise or acquire any form of power and control?
This research examines the perception and experiences of women who have participated in RWDEP. The development project (RWDEP) was selected because it had the overall objective of strengthening and creating an environment for empowerment of women. It was considered representative of the state and NGOs’ efforts to empower women, as it aimed to make women the active agents of their own development through self-help groups. The project was implemented through NGOs working at the grassroots level and the group approach gave the opportunity to both voluntarily participate and develop partnership among the different stakeholders. As the project was simultaneously implemented in several states of the country, it provided an ideal situation to study the different social realities of women in different regions of the country and their likely differences in participation.

The study, thus, looks at the experiences of participation of two groups of beneficiaries in two different regions of the country - Haryana in North India and Karnataka in South India. In socio-economic terms, these two areas markedly differ from each other. As such, the capacity and power of the agents (both women and NGOs) are different, and this difference is reflected through the form and effectiveness of their participation (The choice of regions and the differences in the regions selected for the study is explained further in chapter 5, section II). Further, by adopting a broad framework to analyse the meanings and actions within which individuals and groups participated in a development project, it can be seen how development outcomes for the same project differ in different contexts. These differences are not only due to the broader political economy factors, they are also due to the differences in position and practices of the different stakeholders. The study is not an evaluation of the development project (RWDEP), but an analysis to understand the nature and scope of participation in a development project. It attempts to bridge the gap between the emic perspective of the actors (women involved) and the etic perspective of the development workers and the researcher.

The study is based on qualitative research methods. Through qualitative analysis, the thesis examines the differences in the agents’ experiences and their ability to gain power and control through the development project. The methods employed for the
study included focus group discussions, individual interviews, informal discussions, document analysis and observation of different activities. Primary data was collected mainly through semi-structured interviews of individual self-help group members, non-government and government workers, bank officials and local leaders; and focus group discussions involving the self-help group members. Due to the interest in covering a wider range of women, a focus group approach was undertaken in the field work. Secondary information was collected through consultation of reports and library research. Information was also collected through direct observation of meetings and project related activities. The study contributes to the understanding of the different dimensions of women’s participation - why they participate, how they participate and what meanings they attach to their acts of participation in terms of partnership and control. The details of methodology employed and the sites selected are given in chapter 5.

1.5 Theoretical Orientation:

In this thesis, I combine an institutional analysis of the process of participation with critical feminist approach to power. Institutional analysis has a value in explaining how formal and informal rules shape people’s incentives to participate. An institutional approach will also focus on how the rules constrain or facilitate the participation process, how it structures the incentives and how norms are enforced. The institutional structure constitutes the social system or rules within which people exercise their choices to participate. The social system is reproduced by means of informed individual agency, that is, individuals and groups construct institutions, formulate rules for the manner in which institutions operate, and determine the results generated by institutions. Nevertheless, the social system has its own autonomous status; it is independent of the individuals who reproduce it and institutions have structural properties which are not reducible to individuals (King, 2004:7).

Rules also structure who gets included and how people participate (through enforcement of rules) leading to the practices of participation. The acts and practices of participation in development have meanings for the actors. Meaning can be
understood through the conceptions of power. The development project as an institution embodies three elements of power: the regulative, the normative and the cognitive (Scott, 1995). The regulative element in the form of formal rules for implementation and monitoring constitute the visible aspect of the development intervention, but it is the normative element (values and norms of the wider society) that gives shape to the direction that development efforts take. Lastly, it is the cognitive dimension through the use of symbols and shared meanings that indicates whether participation has been meaningful to the people/women concerned. It is through the practices of development that agents, that is, women and NGOs, seek to exercise, gain or transfer power. Meaning is thus made through how power is experienced, as well as how participation is used to challenge and subvert/negotiate existing power relations and bring about change.

The effectiveness or transformative potential of participation in women’s development, however, has to go beyond and look at a nuanced analysis of power through an examination of the means and effects of power. This can be done through combining the neo-institutional conception of power (i.e. *mechanisms* of power) with the feminist adoption of Foucault’s conception of power (i.e. the means by which the *effects* of power are produced). From the structural perspective, increasing the economic and political opportunities increases one’s power (Pfeffer & Salancik, 1978). By contrast, for Foucault, power comes from below and power is immanent in all social relations (Schaap, 2000:130). Power has subtle manifestations in ideologies, values and discourses which are shared unquestioningly by those who are already disadvantaged by them. Inequalities in access to resources may be reinforced by underlying values of subordination at many levels of social interaction: between individuals, within households and families, in communities and in organisations (Johnson & Mayoux, 1998:148). Agents work from within the existing structure to bring about changes through the exercises of power and through reconstruction of their social reality. The feminist adoption of power requires us to look at not only the exercises of ‘power over’, but also at the experiences of ‘power with’, ‘power to’ and ‘power within’ (Rowlands, 1997) (Please see Appendix B). A complete
understanding of power would thus require an understanding of both the structure and the acts of the agents (Brass & Burkhardt, 1993).

Further, in group approaches to women’s development, collective empowerment is an important dimension. Group models recognise women’s oppression in the private sphere. These models try to bring the private into the public; change women’s locational reality in the social sphere from the household to the group; create a sense of sisterhood and a separate identity in the public arena (through SHG); and empower them to establish equality in practices. Group models follow the communitarian ideal when they reject the liberal notion of an isolated self with rights, interests, values and ends independent of a social context (Weiss, 1993:127). But diversity in a community cannot be ignored and the feminist perspective is critically concerned with factors such as sex, age, race, sexuality and class that affect the formation of the self (Guijt & Shah, 1999). The recognition of diversity can come into conflict with the notion of a community constituted by individuals organised around the idea of the ‘common good’ (Etzioni, 1993). Thus, attempts to form an alternative community of women (Krishnaraj, Sudarshan & Shariff, 1998:12) have implications for women’s collective empowerment because of above mentioned differences. Both individual and collective empowerment is crucial for the agents’ ability to change their social reality.

It has been stated above that development institutions and projects work through informal systems and are embedded in wider social contexts (Granovetter, 1985). They are processes of organising and making meaning (Wright 1994:19), and these processes are also essentially political. As political processes, they entail different perspectives that contend for influence through, in this case, development projects, and they articulate relations of power which make certain ideas, values, problems and strategies of action (i.e. certain forms of discourse) authoritative. Mosse, Farrington & Rew (1998:18) maintain that development practitioners are increasingly finding it necessary to address concerns of context, power and social structure in order to effectively work in development projects. As such, it becomes important to identify the social structures and interests upon which the processes of
development are based. Overall, it becomes necessary to take a sociology of development approach (Midgeley et al, 1986; Hall & Midgeley, 1988; Carnea, 1985) to understand the issues involved in women’s and NGOs’ participation.

1.6 Chapter Outline:
The thesis consists of nine chapters as follows:

Chapter 2 provides an analysis of the concept of participation in development and its two important aspects: partnership and control. This analysis will examine how participation and partnership are inter-related and whether this inter-relationship is essential for achieving empowerment. It will also offer a conceptual framework through which the various dimensions of participation can be understood.

Chapter 3 will review the policy approaches to women’s development and the role of agents in women’s development. These include women’s own agency, and the roles played by the external agents - the NGOs and the State in women’s development.

Chapter 4 will include background information on the development experience in India, and will also analyse the philosophical bases, objectives and organisational structure for implementation of the Rural Women’s Development and Empowerment Project (RWDEP).

Chapter 5 will describe the research design and methodology employed in collecting primary and secondary data for the research, with a detailed description of the sites where fieldwork was carried out.

Chapter 6 will examine three dimensions of women’s and NGOs’ participation in RWDEP - who participates, why they participate, and how the women and NGOs participate in enforcing the formal rules of the project.

Chapter 7 will examine the relationships of partnership among the women, between the women and NGOs, and between the women and the State. The ability of the
women to achieve some form of power and equality will form the core discussion in this chapter.

Chapter 8 will discuss the impact of the patriarchal structure on women’s lives and their ability to assert an independent identity, raise their status and initiate changes in gender relations. It will examine whether women’s participation in the self-help groups made any difference to their social reality and social lives.

Chapter 9 follows with the conclusion.
Chapter Two

Participation, Partnership and Development Projects:
A Conceptual Framework

2.1 Introduction:

Participation is an abstract concept and although we can attribute material characteristics to the process involved, such characteristics are inadequate as the only means of explaining its many potential dimensions. The role of participation as a tool for empowerment and equity has to be seen beyond its role as an instrumental or operational concept. As an instrumental concept, the outcomes of participation can be measured in quantitative terms against project objectives, but the process of participation has a qualitative dimension and it has to be understood as a process that is experienced. The role of partnership in the process of participation, the different dimensions of participation and what significance participation has for the participants can only be understood through the experiences of the participants. Inclusion and involvement in the process is not enough; it matters who participates, why they participate, how they participate and at what level they participate.

Participation in project implementation has traveled a long way from the time Gow and Vansant (1983) had pointed out the necessity to make the national policy and the bureaucracy of a country sensitive to the needs of the people. Both the government and non-governmental sectors in many developing countries have adopted the rhetoric of participation and partnership in their discourses and practice. Participation by the beneficiaries¹ is usually shaped by the largely pre-determined time-lines, activities and objectives of many conventional development projects and occurs largely at the implementation stage of the project. However, both beneficiary and implementers have to be aware of the constraints to participation that still exist in the immediate project environment. As pointed out by Gow and Vansant (1983:444), effective beneficiary participation implies both a genuine redistribution of power and a

¹ The term ‘beneficiary’ refers to the target group identified within the guidelines of a development project.
significant broadening of local capabilities. In other words, finding out what it means to the people that participate in terms of its radical root, that is, ‘power’.

This chapter attempts to analyse the important aspects of the concept of participation in the realm of development and development projects, how its significance can be understood and the importance of partnership and power in the process.

2.2 Development and Development Projects:

2.2.1 The Meaning of Development

Development is a contested term (Cowen and Shenton, 1995:27; Gardner, 1997:134, 154; Rew, 1997:81) and much depends on what development means to the people who participate in it. In the 1950-60s, ideas about development centred on belief in progress, science and modernity (Cowen and Shenton, 1995). It was seen as a linear process in which a nation or people proceeded from a stage of traditional society to a stage of full development, identified as modern, rational and industrialized (Parpart, 1995:256). The concept of development has evolved from this modernist conception of economic growth through various stages to social, human and sustainable development (Maser, 1997; Sen, 1999; Booth, 1994; Stiglitz, 2002).

In post-colonial societies, the debate around development has taken many interesting forms. Dependency theorists (Frank, 1966) criticised development as a process dominated by metropolitan powers that perpetuated poverty and exploitation. In this situation, by making people participate in development projects, development only made their condition worse. The post-development perspective questions the very idea of development and whether the people whom development targets are actually in need of development (Pottier, 2003). Sachs (1992:1, 3) calls development a blunder, Watts (1995) refers to a ‘crisis of developmentalism’ (crisis in development practice) and for Schuurman (1993), there is an ‘impasse’ in development thinking. The concern of these thinkers is against the modernist presumption of progress and the unfettered power of technology (Watts, 1995:46). Poverty is a myth, a construct, an invention (Rahnema 1992, La Touche 1992).

Taking a post-structuralist perspective, post-development thinkers criticise development and its associated institutions as an apparatus through which people are
made to participate. These writers argue that the development discourse and projects were designed as an instrument of domination, to control knowledge and to reproduce relations of social inequality (Escobar 1995:5). The apparatuses of Western knowledge production and intervention in developing countries produced a framework of truth where people in the developing world came to see themselves as under-developed. The achievement of development became the fundamental problem to tackle, and it was made real through the deployment of a myriad strategies and programmes (Escobar, 2005:343). Escobar (1995) and Esteva (2003) see development as a form of discourse (or a system of knowledge) that is simply another version of western hegemony, and any participation in such an exercise becomes manipulated rather than spontaneous (Rahnema, 1992:126).

Such concerns have led to the search for development alternatives (Rahman, 1990; Illich, 1977; Shiva, 1991). Alternative development thinkers call for bottom-up development through grassroots mobilization of the urban and rural local communities and the informal sector (Friedmann, 1992; Latouche, 1993). In leaving the initiative for development to the local and the subaltern, the NGOs and the NGO network become a powerful facilitatory force (Kothari, 1987; Sachs, 1992; Shiva, 1989). Civil society, NGOs and social movements are seen as the alternative means through which grassroots-based, indigenous forms of development could be achieved instead of aspiring for the modernist notion of development (Watts, 1995:58). This vision of alternative thinkers stands in contrast to the orientation of post-development writers, in that rather than rejecting the existing paradigm of development, they look for practical experiences that prove effective in dealing with poverty and inequality, and in raising living standards.

Post-development theory has its strength in making us aware of the discourse associated with development and its failures, but the experiences of alternative development thinkers have also led to the understanding that poverty, disease and exploitation are a reality of the disadvantaged; and they need to be tackled for achieving a better life. Poverty and inequality are products of a range of global conditions, and development discourse is only one aspect of the problem (Gardner and Lewis, 2005:358). Grillo (1997) criticises Escobar for portraying development as a monolithic enterprise. Escobar’s discourse analysis provide neither solace nor solution
to those who suffer from poverty and injustice, as it is merely a method of textual analysis borrowed from literary studies (Lehmann, 1997). Escobar’s (1995) study also has a top-down approach and focuses attention only on the role of the decision-maker, not on how people at the local level contribute to the practices and discourses of development. There is no neat distinction between the modern/Western and the local, as people’s participation results from a negotiation process between local communities (their practices and discourses) and external agents (Pottier, 2003:2). Post-development should not imply that there is a passive Third World or that the target population does not exercise any agency (Kiely, 1999).

As a result, what development means to the people who participate in it can be only assumed from what is seen in practice. In developing countries, there is a level of engagement between people and the developmental state, rather than a rejection of the modernising agendas. Development is not a hegemony to those who show immense zeal in participating in it with the aspirations for a better life. Sylvester (1999:710) points out that many Third World people aspire to modernisation and wish to be consumers of computers, cars and telephones. To ignore some of the benefits of development such as clean water would be wrong, and the desire for development, even if for pragmatic reasons, cannot be ignored (Corbridge, 1998). In hybrid societies2 (Escobar, 1995), like that of India, people willingly participate in the processes of development. From this perspective, development is neither domination for those who participate in it nor resistance to its homogenising aspects. The idea of development remains a powerful aspiration in many parts of the world (Edelman and Haugerud, 2005:50).

The alternatives to development proposed by the post-development thinkers are not clearly articulated, and as such, post-development remains a hollow promise (Lieten, 2002:79). It ignores the complexity of social change, the resilience of developing countries and the need for a more interactive, grounded approach to development (Parpart, 2002:54). Lieten (2002:81) points out that the excesses of development as pointed out by the post-development thinkers are a result of ‘faltering development’

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2 Escobar (1995:51) defines hybrid societies as those in which traditional and modern elements would be frequently mixed or ‘hybridized’.
and not of development as such. Lieten (2002:74) further points out that through emphasis on social movements, post-development defends differences among groups and rejects the universal. By doing so, however, it essentialises groups and cultures, and overlooks internal differences within groups. The politics of the local is not necessarily benign or progressive (Edelman and Haugerud, 2005:50), and as such, there is a need to keep in mind how the poor manage their lives daily through pragmatism and careful reasoning.

2.2.2 Development Projects as the Site for Participation

Both mainstream and alternative approaches now assume that people participate with the consciousness for improving their lives, and development projects is currently the most widespread and the most conspicuous type of structure through which development is implemented (Sardan, 2005:137). Programmes and projects remain the site through which people and their organisations participate in development, and they continue to occupy a position in the social reality of developing countries as a form of institution. In recent years, mainstream development agencies have also adopted the language of self-help, self-reliance, empowerment, participation and participatory development.

Development is a long-term, incremental process and projects are ‘privileged particles of development’ (Hirschman, 1967) within that process. They basically follow a planned change or engineering approach where different actors come together to achieve a common objective. Changes in project approaches, however, reflect the manner in which people have changed from being objects of development to subjects or agents of development (Pottier, Bicker and Sillitoe, 2003:139). Development projects have moved from the earlier versions of the innovation-diffusion (Roger, 1995) and technology transfer models to the process and participatory (Chambers, 1985; Mosse et al, 1998) models. The focus on process has occurred with an emphasis on cross-sectoral issues (for example, poverty, gender) and the realisation that networks and partnerships are important in meeting programme objectives. In the

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3 North (1990:3) defines institutions as ‘humanly devised constraints’ which reduce uncertainty and provide structure to everyday life. Formal institutions or constraints are rules that human beings devise and informal constraints comprise of conventions and codes of behaviour. Other definitions of institutions emphasise their role in generating experience. Giddens (1982) suggests that by setting limits to, or boundaries around, social practice, including thought, institutions shape human experience and personal identity.
words of Picciotto (1997:344), ‘projects came to be viewed as policy experiments and as instruments of institutional reform. Precisely because the project proved a flexible tool, adaptable to changing priorities, it has survived as an effective and influential development institution’.

Though the form and content may have changed, programmes and projects stand out as an important institution in the rural areas of developing countries to mould people’s way of thinking. Escobar (1995) rightly observes that the institutional apparatus of international development organisations, national planning and development agencies and local level development projects have transformed the economic, social, cultural and political reality of the societies in question. Even participatory projects and agenda of donor agencies, local NGOs and people’s organisations are ‘not primarily a way of using local knowledge, but of using aid to transfer external values and systems to people who would not have adopted them of their own accord’ (Brett, 2003:10).

At the implementation stage, participation in project activities gains significance and is often equated with co-operation and incorporation into pre-determined activities (Lane, 1995:182). This is beneficiary participation (Chambers, 1997; Korten 1980) which helps the people to help themselves and to raise their own capacities. From token participation of people in elite-driven, blueprint projects, participation has grown to recognise the changes needed in cultures, procedures, incentives, rewards, and recruitment and staffing policies, of NGOs and of government and donor agencies (Chambers, 1998:xiv). As a result, development projects become the spaces (Cornwall, 2002) through which participation is either invited or induced. Cornwall (2002:2) maintains that, ‘Efforts to engage participation can be thought of as creating spaces where there were previously none, about making room for different opinions to be heard where there were previously very limited opportunities for public involvement, and about enabling people to occupy spaces that were previously denied to them’.

2.3 Participation in Development: Participation as Practices of Development
Participation in development is defined as an organised effort to empower groups that have previously been excluded from controlling material and non-material resources (Pillai, Shannon and Mckim, 1995:317). Participation in development is to be then
understood as people’s participation in development programmes or projects which are not directly initiated by the people that benefit from it, yet they engage in it for its expected positive outcome for the community or group (Stiefel & Wolfe, 1994:7). On the one hand, participation in development has to be distinguished from participatory development (Mohan, 2002). Chambers (1994) introduced participatory rural appraisal (PRA) and other such tools in development projects to get the voices of the poor and the disadvantaged heard. Participatory development and the use of participatory techniques can often lose sight of what participation means to the people who participate or whether it functions as an emancipatory strategy for those who participate (Parfitt, 2004). Participatory development, especially in practice, is a tool for making development better. On the other hand, participation in development has to be also distinguished from citizen participation in governance and public participation in voluntary initiatives. Citizen participation in governance is through opportunities created in a democracy through state-mandated laws and regulation; while public participation in voluntary initiatives is autonomous acts undertaken by the people. However, both participation in development and participatory development have the capacity to enable people to either participate in governance or participate in voluntary acts of development.

The term participation, however, has remained an elusive concept (Elabor-Idemudia, 2002:228). In his studies on the process of development, Mosse (2004) points out that one has to be careful of the vagueness, ambiguity and lack of conceptual clarity of metaphors like participation and partnership. The confusion arises from the use of participation both as a method and as a process. As a method, it is a means to achieve efficiency or to enhance the sustainability of development activities through the involvement of the target groups (Ostrom et al., 1993:147). In the context of development projects, it implies the use of participation to achieve some predetermined goal, most frequently, the objectives of the development programmes and projects. Development projects as conceived and planned are a creation of modernity (Schuurman, 1993:22), and as institutions of modernity, they incorporate participation in this instrumental sense. Such participation is either ‘participation as contribution’ (voluntary or other forms of contributions by people) or ‘participation as organisation’ (as vehicles for participation through cooperatives, farmers associations, irrigation management committees and so on) where an act or activities are
emphasised. Oakley (1991:8) considers instrumental participation to be a passive form of participation, as in such cases participation evaporates once the task is completed.

As a process, participation is for furthering the goals of empowerment, equity and social change (Cleaver, 1999:598; Puri, 2004:2511). It is an active and dynamic form of participation as it enhances the capacity of individuals to improve or change their own lives. It is a process which unfolds over time and whose purpose is to develop and strengthen the capabilities of people to intervene more directly in development initiatives (Oakley, 1991:10). Participatory techniques and other tools used for eliciting people’s participation can be part of both the method and the process.

Beneficiary participation is an important stage of participation in the implementation reality of any development project. People's involvement in implementation increases a sense of ownership, maintenance of assets, strengthening of local organisations and increasing confidence to undertake self-initiated development (Bond & Hulme, 1999:1342). Simple beneficiary (individual and group) participation is, however, different from stakeholder participation. By stakeholders (sometimes called actors) is meant all those people and organisations who have an interest in the project, either as direct beneficiaries or as those who are responsible for funding and implementing the projects (e.g. government officials, private sector organisations, NGOs and people on the donor side) (Cracknell, 2000:317). Thus, the collective effort in development projects is more of the nature of stakeholder participation. It includes individuals, people and organisations that are engaged in a development effort aimed toward the primary stakeholders, who are the beneficiaries. Beneficiary efforts have to be understood through the role played by the other stakeholders in assisting them.

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4 1. The term ‘stakeholder’ was coined at the Stamford Research Institute in 1963 to describe people who were not directly stockholders in a company but ‘without whose support the firm would cease to exist’ (Cracknell, 2000:327).
2. The term ‘Stakeholders’ first used to analyse relationships between Northern NGOs and governments by OECD Development Centre in ‘Non-governmental organisations and governments: stakeholders for development 1992’
3. Rebien (1996 in Cracknell, 2000:317) found that the term stakeholder was not well understood by the beneficiaries and he wondered whether some alternative such as ‘partner’ might not be preferable. Stakeholders are, thus, persons, groups or organisations with interests in a project or programme and its outcomes (Nolan, 2002:120). Primary stakeholders are those ultimately affected, either positively (beneficiaries) or negatively (for example, those involuntarily resettled). Secondary stakeholders are the intermediaries in the aid delivery process (Overseas Development Administration, 1995).
As a process, participation in development is best understood through the practices of development. The importance of ‘development as practice’ (Thomas, 2000) in development theory means that the role of participation in practice needs to be examined in detail. Development programmes and development projects signify a space where actors come together for practicing development through collective action. The nature of participation can shape the nature of development practice, just as the interpretive community of development agents (Porter, 1995:84) can also redefine what constitutes participation. The rules of the development project and its cognitive and normative elements give shape to the direction that development efforts take. Institutions are best understood as frameworks for socially constructed rules and norms which function to limit choice (Uphoff, 1986; Nabli and Nugent, 1989). The formal rules form the structure and become a site from which to renegotiate power in development practices. At the same time, the informal rules of traditional institutions and social customs impact upon development practices.

Though development practice involves discourses and techniques that are integral to power (Pottier, 2003:9), this is not limited to the exercise of power over the agents alone. The behaviour of agents is influenced by the structural rules of the development project and the social context in which they are situated (North, 1990) and the embeddedness of action within institutional structures and processes shape agents’ behaviour (Long, 1992:24). At the same time, the participation of agents are capable of moulding the practices and the forms of power that the agents can exercise, generate or build. Arce and Long (2000) call this the transformation that any social groups perform on any development intervention as they reposition the said intervention into their socio-cultural reality to make it meaningful for themselves. Such transformations take place through negotiating the rules in project implementation through participation. According to Long (1992:21), the informal rules of development may oppose the formal rules, but at the same time relate to the formal structure of development in that beneficiaries are not passive recipients of intervention, but active participants who process information and strategise in their dealings with outside institutions and personnel.

Moreover, instead of looking at participation either as a means to efficiency or as an end to achieve empowerment, it is appropriate to look at it as a process that has to
take into account its empowering potential at every stage of the process and its practices. From an emphasis on doing development, there should be an emphasis on analysing the transformatory potential of participation (Parpart, 2002:55). From this perspective, there are two distinct facets of participation’s empowering role in the practice of development that needs to be examined: partnership and control.

2.3.1 Participation, Partnership and Relationships:
The establishment of partnership through relationships among the participants is the first facet in the practice of development. For participation to become genuine and bottom-up, individual, group and community’s relationships with each other and with outsiders have to be paid attention. At the grassroots level and in practice, the agents of development are in a loosely defined, unequal and informal relationship, yet they are expected to work collaboratively to achieve results through collective action. Discussions have taken place about the relationships among the various secondary stakeholders in development, such as the state-NGO relationships or on donor-NGO relationships (Riker 1995, Riley 2002, Fowler 1998, Brown and Ashman 1996, Farrington & Bebbington, 1993; Clark 1995, Fowler 2000). Not much discussion is available about their relationships at the meso and micro levels with the primary stakeholders of development interventions. The recognition of ‘equality’ has led to consider each stakeholder as a partner, but not much emphasis is given on looking at the relationship between the primary and the secondary stakeholders as partnership, its nuances in practice and its implications for power.

In the context of participation in the public sector, Arnstein (1969) has developed a continuum that ranged from token participation to control over decision-making with partnership as an intermediate stage. Token participation includes manipulation, therapy, informing, consultation and placation stages. The highest rungs in the participation continuum relate to degrees of real citizen power through stages of partnership, delegation and citizen control. Each rung represents the extent of the citizens’ power in gaining control and the end of the continuum in the participation process is the achievement of control in decision-making and management. In this continuum, partnership with the community is understood to be sharing of knowledge, planning and decision-making responsibilities to create new understanding. Similarly, UNDP (Hunt, 2001:16) suggests that people’s participation develops along a
continuum from passive participation, increasing involvement, active participation to ownership and empowerment. It is at the stage of active participation that the target group plays the role of active partner and assumes increasing responsibility through increased power.

The term partnership, however, has not been clearly defined anywhere and partnership remains a slippery concept. Carmen (1999:84) maintains that the common attribute of partnership is a non-authoritarian, non-hierarchical, non-exploitative relationship based on the notions of interchangeability and equality. The use of the term partnership is expected to denote a mutually interdependent and equal relationship among the actors. This can be applicable at the individual’s level where participants behave as partners. This act of partnership, however, has to be distinguished from cooperation where responsibility remains with outsiders and consultation where views alone are solicited (Cornwall, Lucas & Pasteur, 2000). In development practice, it is difficult to distinguish between partnership, consultation and cooperation because these are often used interchangeably to describe the relationships among the development agents.

In the context of development management, Lewis (2001) examines partnership through the role of NGOs in management of their relationships with the communities, government, business sector and international agencies. According to Lewis (2001:75), the term ‘partnership is used to refer to an agreed relationship based on a set of links between two or more agencies within a development project, usually involving a division of roles and responsibilities, a sharing of risks and the pursuit of joint objectives, say between government agencies, NGOs, donors and farmers’. These relationships between agencies may have either an active or a passive, dependent character. At the stage of active partnerships, NGOs can open up spaces for themselves so that they can move out of purely instrumental service delivery roles and into the areas of networking, campaigning and policy advocacy and entrepreneurship (Lewis, 2001:160). Active partnerships are built through ongoing processes of negotiation, debate, occasional conflict and learning through trial and error.
Dependent partnerships, on the other hand, have a blueprint character and are constructed at the project planning stage according to rigid assumptions. In international development, Brehm (2001) describes partnership as a three-way relationship. In the context of social development, the first of the three partners is the grassroots organisation and the members of the community, the second is the local NGO and the third is the official donor. At the inter-agency level, Fiszbein and Lowden (1999) distinguish between the maximalist and the minimalist criterion for partnership. In the ‘maximalist’ criterion for determining if a case represents a partnership would be to demand that all parties participate on a basis of the recognition of absolute mutual interdependence; the contribution of each is considered essential to the whole, regardless of the variation in the strengths and weaknesses of the parties. This is an assumption for developing horizontal relations among all the involved parties, for example, from an international development agency down to the community association at the village level. In the minimalist criteria, a partnership would simply be that the actors are present and that they are making some kind of contribution to the whole.

At the organisational level, partnership can range from simple one time grants, short and long term contracts to ongoing arrangements through joint consultative committees etc. Studies dealing with inter-organisational relationships take a normative perspective to suggest that the relationship has to change from that of being antagonistic and paternalistic to that of being collaborative and equal to each other (Sanyal, 1991). The inter-organisational relations framework is, however, inadequate because it fails to overcome the reality of development practices in a resource scarce environment and develop a form of egalitarian relationship with the people assisted. Ostrom, Feeny and Picht (1993:250) point out that where NGOs act as substitute for government agencies for providing services, local communities stand precariously close to developing a patron-client relationship with the NGOs. This is due to the prevailing configurations of institutional power and influence as development agencies, government, NGOs and others compete for resources and status that come through external aid.

5 See Table 1 in Appendix C for contrasting characteristics of ‘active’ and ‘dependent’ partnerships (Lewis, 2001).
In the context of a development project, the NGOs are often in a contractual or invited relationship with the government, but in a voluntary relationship with the people that they assist. Contractual relationships are formal, whereas voluntary relationships are informal. If partnership is to mean cooperative linkages among the agents at the upper level of the development hierarchy alone, development would remain hollow. It would remain a mere discourse at the level of the implementing agents without embracing the beneficiaries into the relationship. Organisations, groups and individuals at the grassroots level are not closed systems, they have relationships with other organisations and groups with which they interact. These relationships are mostly used to secure the necessary goods and services to maximise their ability to meet their defined goals. The ability to do so, however, depends to a great extent on the prevailing social and cultural norms as well as the new and evolving social relations. This can come close to developing a form of relationship with the assisting organisation that is not dependent, yet the existence of power differences between the facilitator and the facilitated cannot be denied.

The relational environment of the development process takes the form of a network among the various individuals, groups and organisations at the grassroots level. The norms and networks that enable collective action is referred to as social capital. At the local level, it is the complex kaleidoscope of multiple agencies and multiple individuals (including local level politicians and elected representatives) that can impact on the process of development through social capital. Fowler (1998:142) points to the importance of social capital in building non-contract relationships between people and NGOs. The linkages established through social capital could be simple relations of mutual trust to complex social networks used for various economic and political purposes. As theorised by Granovetter (1985) and adopted by Coleman (1990), there is a necessity to recognise the importance of concrete personal relations and networks of relations (social and organisational relations) in generating trust, in establishing expectations and in creating and enforcing norms. It also represents the cognitive attitudes and predispositions that underlie the social structures.

Social capital as a collection of networks (Coleman, 1990; Putnam, 1993) or as a pattern of social relations (Harriss & Renzio, 1997; Turner, 2000) has relevance at
both the individual and collective (organisational) levels. At the individual level of a self-help group (SHG) member in a development project, it is the basis for their mutual help and trust. At the group level, there is an important role of social capital in creating networks among and within groups, and thereby strengthening cohesion (Gittell and Vidal, 1998:13). It is the relationships that exist between the community groups and NGOs, between NGOs, between groups, between NGOs and other agencies at the local level as well as between NGOs and government and between community groups and government. It has important elements of organisational capital that can foster the survival of social networks and groups, and take people to the realm of collective action in the development process. Thus, social capital as the shared knowledge, understandings, institutions, and patterns of interactions that a group of individuals brings to any activity (Coleman, 2000; Ostrom, 2000; Putnam, 1993), also enables such collective action.

Networks and social beliefs, patterns of trust and reciprocity, norms and rules, all forms of social capital are based on patterns of relationships (Ostrom, 1997:158). Formal versus informal, thick versus thin, bridging versus bonding (Putnam & Goss, 2002:9), cognitive versus structural (Uphoff, 1986) are various forms of social capital that can impact partnership positively or negatively. Thick social capital exists among people who frequently meet each other, whereas thin social capital exists in tenuous, single-stranded bonds. Bonding social capital refers to the horizontal links between members of the same community and bridging social capital is that between the community and more powerful individuals. Further, structural social capital is through rules and procedures that exist to guide individuals’ behaviour. Cognitive social capital, on the other hand, is more amorphous and diffuse. It is based on norms and beliefs. Uphoff, Esman and Krishna’s (1998:20) concept of ‘assisted self-reliance’ maintains that through assistance in the form of credit, education and counseling, organisations can bring to life the entrepreneurial spirit latent among people and develop local capability through group solidarity and management of resources. It links assistance with independence to arrive at outcomes of self-determination, self-financing and self-sustainability. This brings to light the importance of developing
positive social capital\(^6\) (Krishna & Uphoff, 2002) in the lives of the poor and the needy in contrast to negative social capital.

Networks and federations of groups are sources of social capital that can also provide opportunities for partnership. Bebbington and Carroll (2002:2) in a study of grassroots organisations in Bolivia, Ecuador and Peru argue that federations that link together community based groups around ‘...shared economic, political and cultural interests’ are important in strengthening both bonding and bridging social capital. In an analysis of grassroots organisation in Mexico City, Moctezuma (2001:121) notes that linking to other organisations helps groups focus on appropriate issues and reduces their isolation. The strength of the linkages depends upon the commitment of the parties involved, trust and attitudes toward each other, incentives involved and cost to the participants.

Fine (2001:198), on the other hand, points out that social capital can do very little to challenge the status quo and to direct attention to systemic sources of power that disadvantages the poor. This was found to be true in a study of the poor people’s engagement with India’s Employment Assurance scheme. Williams et al’s (2003:173) study focused on the relationship between poor people’s participation, the actual opportunities it provided for participation and the ways in which these challenged or reinforced power relations within the villages. They found that the social networks of the poor are created (and used to negotiate) within the existing highly uneven power relationships. For the poor, the local power holders were important sources of support for employment and other opportunities. As such, they were not interested in disturbing this source of support. Second, where the poor did not participate in project activities, it was at their own will. The participation of the poorer in decision-making forums was generally passive often due to their ‘uneducated’ status which made them less confident in voicing their opinions in formal gatherings. The authors concluded that active participation went hand-in-hand with routinisation of power and was made accessible to the poor through powerful intermediaries (Williams et al, 2003:185). In another study of a development project, Kumar and Corbridge (2002:93) found that

\(^6\) Positive social capital refers to social networks and relationships that have the potential to lead to beneficial effects and acts as a resource for development. In contrast, negative social capital refers to its potential downside, as evidenced in cases of urban crime (Browning, Dietz & Feinberg, 2000).
among farmers, social capital generation took place only within those who were relatively better-off in terms of meeting their requirements which neglected the needs of the poorest. The project did little to link ordinary villagers to the outside world, nor had it given them the resources or self-confidence to make claims upon the government. Hence, the capacity of social capital to make a positive contribution depended on people or organisations’ socio-economic and legal status, their administrative roles, conflict management skills, and above all, on their legitimacy and accountability to the various other stakeholders.

NGO legitimacy and accountability are issues in partnership that can indicate the extent of trust in NGO-beneficiary relationships, and can allow them to claim a certain authenticity (Harrison, 2002:590). The rights of the NGOs to do what they do for the people and their accountability to those they claim to represent would indicate who wields power in such relationships. Legitimacy confers power of one actor to exercise authority over the other, whereas status is a symbol of that domination. People and organisations’ social relationships are defined through pre-existing functional or distribution patterns that determine their power and status. As development projects aim at a process of evolutionary social change, they have to change the existing patterns of legitimacy and status. The legitimacy of the state flows from the principle of popular sovereignty, from its Constitution and the right to command and obey. Unlike the state, however, NGOs are private and autonomous in form rather than public and not definable in terms of popular consent or sovereignty. The leadership of NGOs usually comprises of middle-class leaders who come from outside the local communities. As such, their legitimacy can come under question. Yet their expertise, social status and closeness to the people can make them more acceptable than others (for example, the State).

Accountability of the NGOs to the people assisted makes these agencies answerable for what they do. Atack (1999) suggests that the principles according to which an NGO operates and the results it is able to achieve represent the criteria by which NGOs claim their legitimacy. The principles of operation are representativeness (including accountability) and distinctive values; and the results achieved are in terms of effectiveness (or performance) and empowerment. This is a form of downward accountability and it depends on the capacity of the people to monitor and sanction
the behaviour of the agencies. Hirschman (1970) formulated this accountability problem in terms of allowing users to ‘exit’ from poor services where an alternative supplier exists or to use ‘voice’ to challenge poor performance where exit is undesirable. The problem, as Brett (2003) points out, obliges us to question the nature of the power relationships which govern the interactions between the users and agencies, and whether in reality, the poor are in a position to do so.

Moreover, the role of the NGOs can be ambivalent in situations that constitute a political exercise. It often takes courage and ingenuity to deal with risky situations where empowering the poor meets with resistance from the elite. NGOs need to also have the capacity to productively use their social capital to assist the poor without putting lives in risk or making situations worse. Krishna (2002:165) noted that agency capacity to manage social capital matters in development performance, and it matters even more when it is activated and made productive through the intervention of capable agents. But the slow process of establishing bridging capital by the agents can result in maintaining the status-quo or getting co-opted.

2.3.2 Participation, Control and Power:
Achieving control and thereby power is the second facet of participation. The model of (transformative) participation implied in development is that of development practitioners working with poor people to struggle actively for (social) change (Batliwala, 1994). Participation involves ‘empowerment’ of the poor so that they may exert their own influence independently of government direction on decision-making and other related activities of development projects. Whether the project’s primary objectives are economic opportunities or awareness-raising, development projects aim at social change through people’s control. Social change is linked to the form of empowerment that project objectives aim at – whether as an outcome or as a process.

One must not lose sight of the fact that participation is about increasing people’s control over their lives (Somerville, 1998; Rahnema 1992; Botchway, 2001:139) and transformative participation must aim for empowering people for that. Community and group development is based on the belief that people can take control of their own situations through three methods: technical assistance, self-help and critical or conflict approaches (Davies and Herbert, 1993:112 in Somerville, 2000:67). In the technical
assistance approach, experts define and control the development programme; and in self-help, people are assumed to be the primary source of power. In the former, control is not available to the people, and in the latter, differences and diversity within the people are not recognised, and as a result, the disadvantaged do not get control.

In development implementation, there is a tendency to conflate participation and empowerment with control over decision-making or control over economic resources. For one school of thinkers (Brinkerhoff & Coston, 1999; Finterbusch & Wicklin, 1989), participation is primarily about making policies more sensitive to the needs of the poor, and projects more efficient and effective (thereby reducing overall costs). In such cases, social change is achieved when project goals are achieved and people are satisfied with the welfare or other provisions. The World Bank recognises control in participation in this narrow sense. Participation is ‘... a process through which stakeholders influence and share control over their own development initiatives, decisions, and resources which affect them’ (World Bank, 1994:8). The World Bank sees community participation as a means for ensuring that Third World development projects reach the poorest in the most efficient and cost-effective way, sharing costs as well as benefits and through the promotion of self-help (Paul 1987 in Craig & Mayo, 1995:1). This approach also reduces empowerment into a form of measurable output in an instrumental sense. Empowerment for the Word Bank is, “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (Narayan, 2002).

As indicated by Hall (1988:95), when communities have some control over resources whether through technical assistance or self-help, they can hope to possess a degree of countervailing power against the state or other symbols of authority. It is a non-adversarial mode of participation, where power is shared or gained through the intervention of outside agents such as the NGOs. Even in this instrumental sense where participation forms part of a wider strategy ‘to promote savings, to target services only towards those who have been identified as being most desperately in need of them, and to shift the burden of resource provision away from the public sector towards communities’ (Mayo and Craig, 1995:4), some form of power (‘power to do’) is implicit. But it is a limited form of power. Development agencies attempt to give opportunities to the people to exercise their agency and gain, transfer or generate
the ‘power to do’ through new relationships and increased capacity. As a form of a modern bureaucratic organisation, however, the development project itself is an embodiment of power relations and can exercise power over the participants. Existing power relationships are sustained by the ‘socially structured and culturally patterned behaviour of groups’ (Lukes, 1974 in Sarah Lister, 2000:230).

The political school (Paul, 1987; Nelson & Wright, 1995) takes a broader view of empowerment and social change in the form of facilitating political change in favour of the dispossessed. For this school of thought, empowerment as the end of the participation process should lead to a state of social change where egalitarian social relations exist. As Blackburn and Holland (1998:3) maintain, ‘participation is a way of viewing the world and acting in it. It is about a commitment to help create the conditions which can lead to a significant empowerment of those who at present have little control over the forces that condition their lives’. It is only the conflict approach that can give control to the people. Control is possible through increasing options available to poor communities – by broadening the spectrum of things communities have control over, by transforming the professionalism of organisations, by creating circumstances for communities to break into new areas, through convergence of community needs and aspirations, by building greater social and gender equality, through the management of resistance (Patel, 1997). In the case of the poor in developing countries, it means the ability to take decisions about themselves and initiate changes in the dominating structures and oppressive social relations.

The conflict approach is advocated by the alternative development thinkers (Freire, 1970; Friedman, 1992; Gran, 1983; Rahman, 1993; Tandon, 2001). The alternative perspective assumed that powerlessness is ultimately responsible for poverty, ill-health and hunger. The alternative development thinkers placed emphasis on the fact that the ability to gain an equitable distribution of the resources available had more to do with social change and transformation than increasing productivity. Empowerment for Rahman (1993:205) is a form of social power – an awareness of the social environment. This social power will influence the process of social development through articulation and assertion of what social development means to the people. Control over economic resources is by itself ‘no indication of enhanced social power of the underprivileged to assert their developmental aspirations and their freedom to
take initiatives for their self-development’ (Rahman, 1993:206). In Rahman’s (1993) model, people’s self-reliance is based on dignity where external financial help is rejected and development takes place through mobilisation efforts and through organisations under the control of the disadvantaged and underprivileged people. Empowerment is a process that is built by wresting power from the powerful and build equitable relationships at the grassroots.

In the implementation reality of development projects, Chambers (1994, 1995) has looked critically at the role of participation by beneficiaries. Chambers (1995:33) maintains that reversing power relations is the key to achieving participation and control. The hierarchical relationships in human societies are dominated by the powerful at the top of the social hierarchy and this has to be replaced by the empowered from below. Pointing out that personal behaviour and attitudes are crucial, Chambers (1997) maintains that dominating behaviour inhibits participation, while democratic behaviour to enable and empower encourages it. For Chambers (1997:210), participatory development means synergy among methods, behaviour and attitudes, and sharing and partnership. The evolving paradigm through institutional, professional and personal changes can bring in empowerment and social changes. Whether PRA is understood as a mere technique (when visualisation and other tools are used) or as a way of life (when changes in the attitudes and behaviour of professionals towards those they work with is required) (Cornwall & Pratt 2003: 3), it is an entry point for changing the ways in which development work is done because it directly addresses relationships of power which subordinate local people and local knowledge.

Robert Chamber’s (1994, 1997) approach is useful in warning that development experts must be careful about imposing their own professional biases and solutions on people who often know what they want and need. Tilakaratna (1987) argues that development workers can become the major stumbling-blocks to authentic people-led development because of their tendency to impose their ‘own biases, values, visions and attitudes on the poor’. The PRA approach, however, hides the fact that participatory behaviour itself can become dominating and powerful (Mohan, 2001; Kothari, 2001). Ilan Kapoor (2002) rightly criticises the empiricist predilections of Chamber’s theory and for ignoring the power dimensions inherent in PRA itself.
When PRA becomes a tool, it is still a tool in the hands of the powerful and the educated. Moreover, democratic behaviour even at the local level can have elements of cooptation through corruption and other means. Behaviour modification can make people feel at ease, but that is no guarantee that actual power transfer takes place. It implies an implicit faith that people, whatever the condition of their poverty and oppression, can progressively transform their environment with the help of, but not dominated by, external agents. The approach is sometimes accused of being more populist (Corbridge, 1994:94; Corbridge, 1995:9) than useful.

In the arguments over efficiency versus empowerment, there is a tendency to think of efficiency and empowerment as two dichotomous categories. The liberal argument that the marginalised can bring about change by mobilising to convince the powerful of the need for change is more efficiency-oriented, and the alternative approach looking at social transformation is more empowerment-oriented (Parpart, Rai and Staudt, 2002:5). Though the alternative development thinkers believe that the others have not paid sufficient attention to ‘power’, both perspectives accept the notion that power is largely the ability to exert ‘power over’ institutions, resources and people. This is because of the contradictions inherent in the discourse of both schools of thought. However, even at the level of discourse, there appears to be a contradiction. The World Development Report (World Bank, 2001) reveals an assumption that empowerment requires leadership from the top, that poverty is an individual matter and that poverty alleviation does not require serious alterations to the current global capitalist world (Braathen, 2001). At the same time, while alternative development practitioners generally claim to support societal transformation through empowerment (Friedmann, 1992; Craig and Mayo, 1995; Mayoux, 1995), their documents sometimes reveal a rather top-down approach to empowerment (Parpart, 2002:45).

Project implementation is political and participation in the sense of developing the capacity to control and acquire power is a political exercise. Yet project participation appears to have a seemingly apolitical agenda for people to stand on their own feet, get a chance to voice their views and get the opportunity to build their capacities. By focusing on a narrow understanding of economic interest, development projects tend to ignore local, historical and social factors in people’s development (Ferguson, 1990:226). Disadvantaged people and their organisations do not necessarily have the
capacity to deal with institutions and persons from outside their socio-economic level. Strong patterns of existing social differentiation means that new structures can reinforce the dominance of the powerful elites. In the process, policy and discourse can be used for maintaining the status quo. Sarah Lister (2000:235) points out that ‘one of the instrumental effects of the discourse of partnership is the adaptation of the power framework and the creation of a slightly changed reality, which serves to hide the fundamental power asymmetries within development activities and essentially maintain the status quo’. Vasudha Chhotray’s (2004) study of two Watershed Development Projects in India concludes that there is an attempt to negate politics during the implementation stage of projects. By doing so, however, participatory projects accommodate and reflect existing relations of domination and control much more than their outward orientation would suggest.

For post-development thinkers, control in development is intimately connected to enhancing power through resisting discrimination and domination and challenging structural inequalities. In the absence of control and structural changes, participation can only achieve to serve the economic, institutional and legitimating functions for development agencies (Rahnema, 1992). When Escobar (1995) and Rahnema (1992) see development as hegemony, participation in it by implication becomes a disempowering exercise. Power is ‘a social relationship between groups that determines access to, use of, and control over the basic material and ideological resources in society’ (Monkman, 1988:498) and various forms of power is immanent in all such relationships. The structural perspective sees people as positioned within systems of social relations through which inequalities are reproduced (Nelson and Wright, 1995:6). Transformation is structural (Nelson And Wright, 1995:7) and this aspect of participation cannot be ignored in development practices.

The post-development critique of development maintains that what happens in development practice is the conforming of beneficiaries to the disciplinary norms of project participation in the form of the power of normalisation. It can be a way of making people look at the world through Western eyes (Mohanty, 1991) and ignore the value of alternative experiences and ways of knowing or local knowledge (Pottier,

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7 The different forms of power are described in detail in chapter three, section 3.3.
2003:3). The power of the development apparatus or development industry decides what is knowledge and what is not knowledge, making both development discourse and development practice a form of domination. Power in the context of development, thus, becomes a functional form of power ‘exercised’ or power over. Though the agents of development have the possibility of reacting and resisting to development to exert their influence on the process through social movements and voices, often it only makes the power of development diffuse, fragmented and reciprocal (Crush, 1995:8)

While post-development’s rejection of development may not be feasible, their adoption of Foucault’s framework of ‘power’ has a value in understanding the transformatory role of participation (Brigg, 2002:421), that is, the manner in which the power of normalisation or disciplinary rules acts upon beneficiaries at the grassroots level. The radical notion of power should not be lost sight of in practice as it goes beyond the functional level and shows the power inherent in the structural form of institutions and in social relations through which people participate. Power is a set of relations dispersed throughout the social formation (Schaap, 2000). Power relations should be analysed by looking for strategies, tactics and procedures used to overcome existing power of domination. Foucault also sees power as best analysed from the bottom (Rowlands, 1998) and the examination of the mechanisms of power as they actually work at the lowest level indicates whether individuals have been able to achieve any other forms of power to control their destiny or become self-determining (Schaap, 2000:132; Elabor-Idemudia, 2002:229).

Further, the critical and structural perspective towards the practices of development and participation to examine control and the relationships of power are relevant not only at the individual, but also at the organisational and societal levels. If people and organisations participating in development projects have to be able to create social conditions where less efficient and dominating institutions give way to more efficient and egalitarian ones, then control and power must also be examined from the perspective of participation’s originating agent (Goulet, 1995:320). Control through grassroots initiative and social movements when initiated by third agents like the NGOs have to enhance people’s social power. People and NGOs’ participation in
development (Lehmann, 1997) and their ability to gain social power have three intervening factors:

First, the process of participation cannot be understood without reference to the contextual issues (Botchway, 2001). Context has an importance not only for individuals, but also for the facilitating organisations and NGOs of civil society. Context refers to the physical (geographical), socio-cultural, political and administrative environment within which a development project operates. The social embeddedness of human action underlines the importance of context for efficiency and empowerment, for partnership and control in development (Granovetter, 1985; Cernea, 1985; Hulme and Turner, 1990; Hall and Midgley, 1988). Cernea (1984) found that antecedent conditions like, the nature of the project, beneficiary characteristics, social traditions, the role of elites in the community and other related factors that exist at different levels of community participation can become constraints on beneficiary participation in development projects. Cernea’s (1985) study of the sociological dimensions of development projects illustrates clearly how a lack of understanding of these dimensions frustrated projects’ efforts to involve rural people. Ensuring that the analysis of the context in which the project is located details not merely the physical problems but also the structural and cultural issues (Cochrane, 1979) affecting people’s participation, Buijs (1982) suggests a range of different local contexts in which the potential for people’s participation will be clearly different. Rural people are not normally constrained from participating in development simply through apathy or inertia; hence the importance of studying the forces which prevent their participation, such as, the possible reactions on the part of the elite groups which may not wish to see project participation on a broader basis (Paul 1987).

Second, assisted development requires capable agents to implement and Lewis (2001:6) in his analysis of NGO management stresses the importance of context in NGO capability for mobilisation, advocacy and facilitation. When NGOs are the originating agents and NGOs are engaged in facilitating the development process of the poor, the process of empowerment flows from the NGO to the people, NGO advocacy as a means for generating power on behalf of the disadvantaged, however, again depends on the level of NGOs’ own empowerment. Facilitators, such as the NGOs, have to be able to deal with power relations and not get co-opted into another
set of dominating power relations. Hence, their vision and philosophy to development become important – whether they see participation as an instrument, as a tool or as an emancipatory process. They have to be able to resolve several dilemmas as pointed out by Tandon (2001). These dilemmas are, whether economic growth is to be through private sector or public sector; whether accountability in governance of both NGOs and government agencies should be to the local bodies; how to maintain balance between policy resistance and policy reform; whether to accept or reject globalisation; whether to accept development aid or manage local resource mobilisation; and other dilemmas in bridging a fractured civil society.

Third, in facilitated participation through third agents such as NGOs, empowerment becomes an agenda for change both ‘from below’ and ‘from above’. The concerns and interests of those below are to be matched with the interests of those from above, that is the ‘lowers’ and the ‘uppers’ (Chambers, 1997). In other words, the ‘outsiders’ are expected to work in solidarity with the poor, that is, the ‘insiders’. In this collective effort, participation becomes a continuing dynamic process which transforms people’s reality and their sense of it (White, 2000:147). In the absence of this, there is a disjuncture between people’s representation of their own knowledge and its representation of it by the external agent, leading to the perpetuation of attitudes/biases and stereotypes of each other (Novellino, 2003:273). Development projects need a conducive social environment to be able to bring evolutionary social change, but societal norms and rules have a tendency to be stable over a long period of time (Brett, 1995:201). To be able to overcome the persisting biases and attitudes embedded in social structure is to acquire social power.

The interface at which development takes place is also the site for enforcement of rules, normalisation and resistance of power. It matters how agents manage the collective act of development. The act of participation is theorised as a process that leads to transformation of existing unequal social and economic relations. In implementation of development projects, there is a tendency to view participation in a functional form and beneficiaries as mere objects. Yet, projects have the objective of achieving transformative participation and there is nothing to indicate that beneficiaries do not act as agents (Cornwall, 2003:1327). In other words, it is necessary to understand how power is managed by the different agents in the process
of development. As Corbridge (1998) says, ‘There is a close link between knowledge, power and desire in development. There are many ways that power can be resisted or reshaped or even used to advantage’. Breaking power barriers (the power of resistance) through agency involves the ability to make new relationships, overcome conflicts in relationships, attain power and use it for structural reforms.

In ‘participation as transformative’ or genuine participation (Oakley, 1991; Michener, 1998), the concept of an empowering role or transfer of power is implicit. This is either through transformation of the structures of subordination, that is, through radical changes in law, property rights and the institutions of society (Cleaver, 2001:37), or through the acts of the agents to acquire power for such structural transformation. Participation as empowerment is what distinguishes pseudo-participation from genuine participation (Oakley, 1991; Michener, 1998). Transformative or genuine participation is one that ‘incorporates social networks and recognises dispersed and contingent power relations, the exclusionary as well as the inclusionary nature of participation’ (Cleaver, 2001:54). Genuine participation is about the capacity to overcome structural barriers through acquisition or generation of power.

Thus, the ability to partner and to exercise control are important facets of participation in practice, and they indicate agents’ power to experience participation and bring in social changes. Instead of looking at participation through the efficiency framework of access to resources alone, it is necessary to look at the empowering potential of the process in practice. The process can be located in practice through acts of establishing relationships, social capital and control.

2.4 The Conceptual Framework

To understand these two facets of participation (partnership and control) better, it is necessary to develop a conceptual framework for participation by ‘situating’ (Cornwall, 2002) participation in one of the several dimensions that it can assume. Cornwall (2002) distinguishes between spaces which people make for themselves, and places that are given to them in invited or induced participation (as in an externally-funded development project). However, even within the structural confines of invited participation, people can exercise their agency to make spaces for themselves. This
gives ‘meaning’ to the process of participation through agents’ experiences of relationships (at the project level and societal level) and the manner in which power is transferred, exercised or generated. This can be understood by developing upon the framework designed by Cohen & Uphoff (1980) to describe and analyse rural development participation.

In ‘who’ participates, we find that the primary stakeholders and their principal facilitators, the community-based organisations or NGOs, occupy a special position in the participation process. In developing countries like India today, participation by voluntary organisations in state-initiated development projects is through a form of competition, it is either through invitation or through a process of selection based on contract. Similarly, participation as beneficiaries in a project is also based upon a form of competition – selection through exclusion or inclusion. Continued participation throughout the project cycle depends on observing rules regulating the participation process. It also depends on who is defined as the ‘poor’; how rules are structured for achieving project objectives; whether participation is used as a means to efficiency and growth or whether as a means to empowerment. This is a political exercise that determines who gets included.

Earlier studies (Esman & Uphoff, 1984:183) have shown two undesirable and unanticipated consequences of participation in developing countries – the enthusiasm of the rich and the powerful on the one hand, and on the other, the non-participation of the poorest among the poor leading to the problems of elite capture and social exclusion respectively. NGO mobilisation is expected to solve this problem to some extent, but community participation may not be as empowering as anticipated because ‘communities are neither homogeneous in composition and concerns, nor necessarily harmonious in their relations’ (Guijt & Shah, 1999:8). Assumptions about homogeneity or harmony need to be replaced with recognition of conflicting interests within communities.

In trying to understand ‘why’ people participate, it is necessary to look for motivations behind the process of participation. The issue of why people and organisations participate revolves around the important issue of incentives to participate. In development projects the stakeholders are motivated by different
incentives to participate and have varying expectations from the process. Oakley (1991:22) identifies two divergent understandings of people's expectations that can shape incentives to participate in development. The first incentive is linked to some kind of immediate material benefit, but the second is not linked solely to immediate material benefits. It revolves around other less tangible expectations, such as, establishing new networks, possibility of new trainings, social recognition etc.

Incentives can differ among the poor, between the poor and the not-so-poor, and between individuals and organisations. According to Goulet (1995:327), for the poor and the disadvantaged in developing countries, participation is often in the form of labour and as a means to obtain some benefits. For the very poor, participation can be coerced, induced or voluntary⁸ (Brohman, 1996:8). When unpaid labour is used as part of project participation, it can be either coerced or induced by outsiders, but voluntary labour is often in return for economic or other tangible benefits and such benefits act as incentives to participate. In development projects where the space for participation is created by governments and external aid agencies, there is unlikely to be spontaneous incentives to participate. Individual participants have to be motivated by selective incentives to participate in group situations (Olson, 1965). Credit, grants and subsidies are often used as a form of selective incentive in group-oriented development.

For the not so poor, incentives can be more than just material rewards and penalties. They are the outcomes that individuals perceive as likely to result from development initiatives taken in a specific physical and social context (Ostrom, Schroeder & Wynne, 1993:8). For groups and organisations involved in development, it can be the organised efforts to increase control over resources and institutions from which they were hitherto excluded (Pearse and Stiefel, 1979). Increased influence of citizens on development stimulates willingness to take greater responsibility and make sacrifices for achieving the goals of people-managed development (Martinussen, 1997:337). For those who are not at the lowest rung of the economy, participation becomes a goal in

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⁸ The UN (1981 in Brohman, 1996:8) distinguished between coerced participation which it condemns, induced participation which it regards as second-best and spontaneous or bottom-up participation which it contends come closest to the ideal mode of participation. Bottom-up participation reflects voluntary and autonomous action on the part of people to organise and deal with their problems unaided by governments and other external agencies.
itself and it acts as a form of ‘moral incentive’ for civil society organisations or NGOs that participate in development activities (Goulet, 1995). \[9\]

The manner in which participation takes place or ‘how’ it takes place depends on how the rules for participation are structured and enforced within a given institutional arrangement. Participation can be structured to follow a particular pattern depending upon the guidelines contained in the development discourse and project documents. The formal rules combined with the informal norms specify how participants and NGOs enforce guidelines in a development project. Enforcement is a form of coercion that shapes the manner in which participation takes place. Where NGOs are contracted to provide services by donors or government, enforcement is guided by the terms of the contract to impose the rules of the development project. Enforcement is a mechanism to produce knowledge through normalisation (Pottier, Bicker and Sillitoe, 2003:2), but knowledge production is embedded in social and cultural processes imbued with aspects of power, authority and legitimation. In the zeal to implement development projects and achieve targets, there is a tendency to ignore the power of the existing social relations. This is particularly significant and cannot be ignored in assessing women’s participation in development.

Enforcement also gives rise to practices that act as norms for the participants. Norms are rules that stabilise social expectations and thus establish commitments to particular ways of acting in common social situations (Brinton & Nee, 1998:109). For example, in group-based models (such as users groups, self-help/micro-credit groups, management committees and neighbourhood groups in urban areas), peer pressure and peer support are often used as a form enforcement to improve participation through regularity in attendance, repayment of loans, consensus in decisions taken etc. Similarly, in community-based development activities (such as, village planning committees or village-level irrigation associations) where the active participation of both individuals and NGOs are required, informal enforcement mechanisms are used to elicit participation. These could be through either rewards or sanctions. In the context of community irrigation systems, Tang (1992:17) found that when all

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\[9\] Gran (1983:20) says that development, unlike growth or modernisation, is at base a moral activity. When people participate, it is not merely to become good little producers and consumers; it is to be in possession of a process that brings positive benefits to society.
participants were identifiable, individuals were able to develop informal institutional arrangements that effectively monitored and imposed sanctions on rule breakers.

Various typologies can be used to assess the extent of participation and the level at which people participate in development programmes and projects. Based on the kind of specific activities in which people are involved, participation can range from manipulative participation to self-mobilisation (Pretty, 1995:1252) (see Appendix D, Table 1). From the perspective of understanding the extent of people’s activeness, Agarwal (2001:1625) identifies nominal, passive, consultative, active and interactive participation (see Appendix D, Table 2). Through identification of different interests of the various stakeholders in participatory approaches, White (2000) categorised participation into nominal, instrumental, representative and transformative (see Appendix D, Table 3). The relative power of outsiders and beneficiaries in participation is analysed by Deshler and Sock (1985, in Michener 1998, see Appendix D, Table 4) in a range from pseudo-participation to genuine participation.

Despite the attempts to categorise participation into these distinct types or forms, identifying participation into distinct categories may not be appropriate or easy. Participation is a process, and the functions identified within a process cannot be organised into a ladder or even a continuum. Guijt and Shah (1999:9) point out that the typologies identify types of participation in terms of varying degrees of control over development decisions and resources between the supposed ‘beneficiaries’ (farmers, women etc.) and the ‘initiators’ (project staff, planners, researchers etc.). There is a normative assumption about an ideal form of participation which moves in a continuum. This is not what happens in reality. Writers who offer typologies wrongly assume a static situation where participation takes place in an identifiable order. Further, different groups of people, women and men, participate in development in different ways at different moments. It is more important to understand how the different players participate and why participation assumes a particular form.

What matters in participation is the extent of influence that people and organisations are able to exert in development and renegotiate dominating influences to have more control (Parpart, 2002). Having voice and influence in decision-making is an
empowering form of participation, and participation is seen as the process by which previously excluded people can begin to exert some influence (Oakley, 1991:31). A form of partnership and sharing of power remains a process through which participants have to go before achieving genuine participation. Participants make meaning of the practices of participation through their experiences of power gained, transferred or shared at two levels – at the individual level and at the group level. Thus, it is important to understand the process of participation through a conceptual framework focused on how relationships and power are developed, or how partnership and control are achieved.

2.5 Conclusion:

The emphasis on partnership and control as important facets in the participatory process indicates the ability of the process to make changes in people’s lives. In development projects where people participate through a process of self-selection and are not forced to participate, it indicates that they do exercise some form of free will. The beneficiaries’ participation in group-oriented projects, like credit groups or forest-management groups, is not necessarily as passive recipients, but as active agents. Whether through their agency any change is achieved for participation to become ‘genuine’ or ‘real’ depends on the level of power achieved or generated. Sheela Patel (1997:3) believes that real participation is the ability of an individual, group or community to make a choice to become involved in a given process or activity; to understand the choices which that particular process creates; and to understand the impact that process will have upon their lives, their households, their community and their environment. In such cases, it is pertinent to examine the different dimensions of the participation process to understand how it empowers or initiates social changes, if any. This again needs to be understood through the social context in which people are situated.

Communities can be stronger when they exist within a more enabling context. When stimulating a community to organise and act, the mobiliser needs to be aware of the role of context in empowering that community or organization. The same context can, in turn, help or hinder the efforts of the civil society organisations. Hence, developing upon the conceptual framework provided by Cohen & Uphoff (1980), we argue for the importance of seeing participation and partnership in context, paying attention to
what and whom it involves. Who participates, why people participate, how and at what level participation takes place can give meaning to the participation of the agents, to their experiences and to the manner in which power is transferred, exercised or generated.

Discussions on participation in development have taken place in the context of people’s participation for community development at the village or neighbourhood levels, or for specific project activities such as, forest and irrigation management. Though policy approaches attach importance to women’s contribution to development, the nature of women’s participation in development projects has not been fully explored. Various development efforts, both individual and group, have been undertaken to provide opportunities to women to participate in development and to incorporate them in the process of development. As such, it is necessary to analyse women’s specific experiences, their practices of development and their ability to partner and achieve control through these efforts. The following chapter will discuss the different policy approaches to women’s development, and women’s agency in establishing relationships and achieving control through group-oriented development models.
Chapter Three

Women, Development and the Policy Approaches:
Agents and Power

3.1 Introduction:
When the empowering role of participation and partnership are examined in the context of women’s development, a significant aspect that comes into picture is women’s role as agents in the development process. An important factor in this process is women’s position in the society where they belong and the influence they are likely to exert in changing the existing structures in society. Women’s ascribed position in any particular society, and their access to opportunities are a product of the nature of social relations in that society. Gender relations are an aspect of social relations (Kabeer 1994) and these relations are a product of the institution of patriarchy (Walby, 1996). The socially structured patterns of gender relations not only determine the extent of women’s access to opportunities and equality, they are also an indication of the power relationships both within and outside the household. Broader participation by women is assumed to change the use and allocation of resources in society and thereby, the structure of gender inequality.

Social development for women is about gender justice and it is not a mere issue of poverty reduction (Jackson, 1996:501). Women’s development cannot ignore the imbalances in terms of equality in opportunities and capabilities to participate and partner in the development process. Consideration for women’s needs and gender equality are issues that are comparable to other issues of subordination like race, caste and class. At the same time, the socially structured patterns of division of work and attitudes towards women will have to change to reshape existing power imbalances (Kardam, 1997:551). Women who are not poor also face subordination through domestic violence, personal insecurity, limited opportunities and oppressive gender ideologies. Women’s development has to incorporate gender transformations in terms of increasing women's and men's ability to analyse and reshape socially constructed gender relations in order to transform power relationships, equitable access to and control over both public and private resources, provide equitable participation in
household, community and national decision-making, and reshaping social institutions and organizations to include women's and men's varied perceptions and to benefit both (Rao & Kelleher, 1997). Excluding women not only worsens power relationships and further disempowers women; it can have implications for distributional equity and institutional efficiency (Agarwal, 2001:1630).

Women’s development in developing countries often follows the assisted model of development. The support and assistance of both non-governmental organisations and the State are necessary for women to be able to resist the dominating structures of the traditional society. Group-based models are used to empower women both individually and collectively. This chapter will review the different policy approaches to women’s development and the experiences of group-based models to bring empowerment and social changes both at the household and societal levels. It will also examine the role of the non-governmental organisations (NGOs) and the State in women’s development.

3.2 The Policy Approaches to Women’s Development and Development Projects: Welfare to Empowerment

Women’s development as a separate category got attention in the development field with Boserup’s (1970) works in the 1970s. Since then, the policy approaches to women’s development adopted by various development agencies have determined the nature of development projects designed and implemented for women (Kandiyoti, 1988). The manner in which participation is structured in a project determines the patterns of participation and partnership and the way in which the rules act on behalf of the interests of the women. Moser (1989:1803) makes a distinction between strategic and practical gender interests of women that need to be kept in mind in any development effort aimed towards women. Practical gender interests reflect needs that are of immediate perceived necessity and are required for survival, they are the basic needs of food, shelter, clothing and the like. Practical gender needs are formulated from the concrete conditions women’s experiences, in their engendered position within the sexual division of labour, and deriving out of their interests for human survival. Strategic interests are needs that arise from women’s subordination to men in a particular cultural and sociopolitical context. Subordination means that women’s entitlements, capacity and power remain at a level lower than that of men. The
strategic needs are directed at altering unjust social relations and structures that disadvantage women, such as domestic violence, sexual division of labour, inequitable gender relations within the family and in society. Development policy approaches have to be able to create opportunity and equality for women through changes in the dominant-subordinate relationships and empowerment.

In the realm of international development, Moser (1989, 1993) identifies five policy approaches that are used to help low-income women. The approaches do not treat power and inequality in the same manner. As such, their treatment of participation and partnership for establishing relationships and control (i.e. tackling subordination) are different. First, the welfare approach assumes a passive role for women as recipients of benefits through development projects and in a family-centred role (Moser, 1989:1807). Thus, it has no concern with women’s strategic needs in terms of rights and interests. With the top-down hand-out nature of the programmes and projects, the approach has the potential of creating dependency. In this approach, the issues of equality and opportunity are not considered in any manner at all or given only a nominal representation. The welfare approach is a kind of social service approach that disempowers rather than empowers the poor. Women’s participation in this approach is limited to participation in women-specific projects aimed primarily at their health and reproductive needs.

Second, the equity approach recognises the need to acknowledge women’s contribution to economic growth and their role as active participants in the development process. In addition to satisfying practical needs through access to livelihoods, the equity approach also meets an important strategic need by focusing on the inequality between men and women in the market place. Moser (1989:1810) maintains that the equity programs unite the notions of development and equality. Though it links development with equality of opportunity, it does not link it with gender equality. It is a top-down approach to realise potential strategic gender needs, such as, issues arising from forced marriages, dowry and child custody rights or property rights for women through framing of legislations. In the absence of grassroots participation and proper implementation of the legislations, it does not succeed in meeting the needs of women.
The third approach, known as the anti-poverty approach, focuses on reducing the income inequality of third world women through income-generating projects. These projects are aimed at augmenting the family income by providing employment for women (practical needs), but does not focus on strategic needs like autonomy and control. Anti-poverty programmes focus on women’s productive role and meet practical gender needs when they aim to provide more employment opportunities for women. In the absence of their role in increasing women’s capacity for self-determination, this approach, however, does not meet strategic gender needs (Andersen, 1992:174). The fourth, the efficiency approach assumes that economic participation increases women’s status and is automatically linked with equity (Moser, 1989:1813). In the name of efficiency, women’s labour is often taken for self-help activities when they are already burdened with a triple role1. This not only fails to meet any strategic gender needs of women, it also results in undermining their practical needs by using women’s unpaid labour to replace reduced resource allocations within the structural adjustment policies. Here opportunity is created, but equality is undermined by overburdening women.

The welfare, anti-poverty, efficiency and equity approaches are based on the perspective that existing institutions occupy an important place in local development (Vazquez-Barquero, 2002:91) and women’s participation involves in increasing the share of women in these institutions. They comprise the perspective of the Women-in-Development (WID) strategy where women are the objects of development, development is primarily welfare-oriented (Tinker, 1997:39) and participation is viewed as the end of the process. It assumes that by providing opportunity to participate, one can gloss over the implications of women’s unique responsibility to reproductive work and their inability to exercise economic control. While the welfare approach acknowledges women’s reproductive role, the anti-poverty and efficiency approaches seek to provide economic opportunities, but they do not claim to overcome the particular difficulties and constraints within which women are required to work. Thus, they emphasise women’s similarities with men (mental) at the expense

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1 Moser (1992:78) and Kabeer (1994) theorise that the reality of women’s lives in the households of Third World countries constitute performing a ‘triple role’. First, it involves reproductive work through child bearing and child rearing responsibilities. Second, it includes productive work, often as secondary income earners. Third, women’s work increasingly includes community-managing work, the works done at the neighbourhood level.
of their biological differences (Kabeer, 1994:28). As a result, when patriarchal attitudes are superimposed on these policy approaches, it causes benefits to be distributed differentially between men and women (Beneria and Sen, 1982:161). The equity approach does adopt a critical stance and acknowledges the need to recognise women’s special circumstances, but it is women-centred as it only focuses on how women differ from men on the basis of sex. Equity, if any, is aimed to be achieved only between individuals, not at the organisational or institutional levels. As a result, even the equity approach fails to recognise women’s special needs. All of the approaches are again top-down approaches where the State, NGOs and other agencies act as benefactors to the women who need to be developed and bring in benefits for the households.

The empowerment or Gender and Development (GAD) approach, the fifth and the latest approach, is the bottom-up mobilisation of women to meet their strategic needs of equity and development. The empowerment approach goes a step further than the equity approach in recognising ‘gender’\(^2\) and socially constructed gender roles as a category of differentiation, by directly challenging the traditional gender division of labour (Moser, 1992:92). In GAD there is a recognition of the wider social, economic and political forces that shape women’s lives: ‘the life of women as being conditioned by non-biological factors, such as political and religious ideology, culture and the economic system’ (Evans, 1992:15) rather than the mere sex-differentiated roles.

The GAD approach moves away from welfare-orientation to developmental orientation. It links considerations of social and gender equity to those of economic efficiency. The focus changes from women need development to development needs women (Kandiyoti, 1988; Ostergaard, 1992). When women are marginalised and isolated from the development process, economic growth is hampered and economic inefficiencies arise (Pearson, 2000:400). By insisting that a gender perspective be built into all development issues, the GAD approach gives conceptual clarity to empowerment by analysing the patriarchal bases that underlie the institutions and

\(^2\) According to Ostergaard (1992:6), “gender refers to the qualitative and interdependent character of women’s and men’s position in society. Gender relations are constituted in terms of the relations of power and dominance that structure the life chances of women and men. Gender divisions are rooted in the conditions of production and reproduction and reinforced by cultural, religious and ideological systems prevailing in a society”.

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practices in which women are embedded. Thus, Kabeer (1994: 80) also talks about the need for reversal of knowledge from the positivist, reductionistic approach of the dominant paradigm to the feminist standpoint based on the distinctive experiences associated with women’s lives in a gendered social world. It is from the vantage point of the most oppressed that knowledge has to be reversed. For Kabeer (1994), it is empowerment from below (through the power of the agent).

The GAD approach emphasises the unequal gender relations within the patriarchal framework as a central concern of development. According to Kabeer (1994:280), gender relations refer to those aspects of social relations which create and reproduce systematic differences in the positioning of women and men in relation to institutional processes and outcomes. If development means well-being and increasing people’s capability (the human development approach), empowering women is directly related to increasing their capability. The liberal approach to empowerment culminates in creating opportunities through increased capabilities and reducing inequalities in access (Sen 1999a). Mary Wollstonecraft in 1792 argued that the reason women appeared to be intellectually inferior was due to their inferior education and, therefore, was a result of inequality, rather than a justification for it (Parpart, Connelly and Barriteau, 2000:116). Nussbaum (2000) has elaborated on the capabilities approach for women given that women’s capabilities are often undeveloped or not given priority. It requires to be initiated by an element of consciousness-raising in the agents about the inhibiting structural inequalities (Young, 1997:54).

The WID approaches made no distinction between the ‘condition’ and the ‘position’ of women. According to Young (1988:1), condition is the material state in which poor women live; position is the social and economic status of women as compared with that of men. Focus on improving condition alone can curtail women’s awareness of, and readiness to act against the less visible but powerful underlying structures of subordination and inequality (Batliwala, 1994:128). Improvement in position can lead to improvement in status for women, thereby reducing discrimination against girls and women, reduction in male dominance, reproductive rights and fair division of labour. In discussions of empowerment through the GAD framework, power is viewed from a generative perspective (Moser, 1989). Empowerment involves a process of bringing in people who are usually outside the decision-making process and overcoming the
dynamics of oppression in people’s personal sphere (Lewis, 2001: 117). In seeking to empower women through redistribution of power in terms of increasing their capacity through self-reliance and internal strength, it gives importance to both practical (short-term) and strategic (long-term) needs. Beneria and Bisnath (1996) maintain that poverty is not merely a function of material conditions but also includes the role of institutions and ideologies in positioning women and men differently and thereby ascribing different meanings to their lives. Poverty as experienced by women can be linked to gender-specific needs which may be biological, such as related to health. But it can also result from the structure and nature of the relationships between women and men and their individual and/or group relations to institutions, economic practices and resource allocation. In reality, it is not always possible to distinguish between the two, as fulfillment of one type of needs cannot be distinguished from one another. In this sense, women’s development has to be able to balance between women’s practical gender needs and strategic gender needs.

By looking at both condition and position (or practical and strategic interests), GAD seeks to combine the liberal ideology of capitalist growth with the feminist ideology of gender equality (Cornwall, Harrison & Whitehead, 2004). Liberal feminists have attempted to challenge patriarchy through non-confrontational methods, like gender sensitisation and awareness without dismantling capitalism. Efforts for fulfilling practical gender needs cannot ignore the need ‘for an alternative, more equal and satisfactory organisation of society’ (Moser, 1989:1803). Institutions and organisations outside the family and kinship network, such as markets and NGOs, can also reproduce gendered norms, practices and inequalities in their practices (Kabeer & Subrahmanian, 1999:25). Goetz (1997) recognizes the importance of engendering institutions and organisations where women perform in the public domain. In ‘Getting Institutions Right for Women’ (Goetz, 1997), she makes an analysis of how the gendered features of organisations and institutions can work to discriminate against women. Goetz (1997) recognises the importance of engendering institutions and organisations where women perform in the public domain. Behavioural changes and changes in gendered practices of institutions are indications of a process of social change. Thus, for the liberal feminists (the femocrats), power relations in the institutional structure can be changed through changes in people’s attitudes (a more populist approach) and changes in institutional practices.
Institutions, as frameworks for socially constructed rules and norms (North, 1990), are not necessarily made with equity or efficiency in mind, but to preserve the power of particular groups (Goetz, 1997: 6). The family is most commonly identified as the primary institution in which women’s entitlements and capabilities are distorted. Other institutions can be gendered as well. One such institution is the development project itself. The gendered construction of institutions, ‘the manner in which they produce gender differences through their structures and everyday practices’ (Goetz, 1997:12), can be reflected through development projects as well. Gender mainstreaming, gender sensitisation and women’s representation in development projects are advocated as a way to overcome this. But it must be remembered that the structurally constituted gender relations in family, in institutions and in society are reflected not only as male bias and differences in representation, it is also reflected in the manner in which power relations are constituted. Gender relations are constituted in terms of the relations of power and dominance that structure the life chances of women and men. When opportunities are created for women through a development intervention, new relationships develop and new power bases develop, and they do so within the existing hierarchical structure. In attempts to change structural domination, participation becomes a means to empowerment through consciousness-raising, engendering institutions, removing male bias, gender analysis, gender-based planning and training for gender sensitisation. Whether it leads to empowerment through changes in gender and power relations or perpetuates the old order in a different form, is an issue to be examined.

The complexity of women’s lives at the grassroots level means that development projects may focus on the ‘condition’ (practical) of women’s lives in the hope of changing their ‘position’ (strategic) within a structurally unequal set of social relations. There is an assumption in the activist rhetoric that women’s participation in their practical needs will lead them to see the root cause of their subordination in the structural factors. Development projects geared toward women’s development attempt to enhance capability through sector-wise participatory approaches as in health, education, credit etc. and thereby increase their participation in decision-making processes both in the home and outside. Female education can enhance the ability of women to resist oppression and can contribute to the reduction of gender-based inequalities (Dreze and Sen, 1996:39). However, it often requires the support of
organisations and individuals from outside the family, and when faced with difficulties, NGOs and the State are likely to focus on ‘safer’ issues instead of politically controversial ones.

Further, Kabeer (1994:91) maintains that the longer-term process of transformation has to be initiated by women themselves, but gender identities are not unitary as they are cut across by class and other social divisions. As such, GAD also attempts to account for diversity as this can have implications for participation and partnership. The discourse on Third World women suggests that there is no single kind of experience which is unique to women and could be generalised as ‘womanhood’. There are different interests among women, based on their membership of various races, classes and cultures (Parpart, 1995:262). Given the different positioning of third world women within intersecting structures of oppression, this approach viewed with suspicion the idea of a global sisterhood, or the integration of Third World women into a development process initiated by the First World donors (Kabeer, 1994:32, Mohanty 1988). The approach adopted by Development Alternatives with Women for a New Era (DAWN: Sen and Grown, 1987) is considered the most pioneering effort for GAD in this direction. They defined development as ‘socially responsible management and use of resources, the elimination of gender subordination and social inequality and the organizational restructuring that can bring these about’ (Sen and Grown, 1987:20). DAWN’s vision challenges the monolithic notion of women and sees gender relations that are compounded by race, class, ethnicity and nation as being intricately linked to the specific oppression of women (Chow & Lyter, 2002:40).

Mohanty’s (1988) post-modernist critique of the Western feminist discourse shows how masculine, racialised, class-based and Western-oriented cultures and structures determine the subjugated position of Third World women, silence their voices and blur their standpoints in development discourses. Thus, for Mohanty (1988) it is wrong to consider all Third World women as victims. However, even if some women may have the freedom and choice to act as per their free will in the developing world, that choice is circumscribed by patriarchy and lack of both material and non-material resources for most women.
GAD offers a holistic approach to include all aspects of women’s lives and sees development as a complex process influenced by the political and socioeconomic forces (Young 1993:135). It recognises the role of patriarchy and socially constructed gender relations, but it is wrong to assume that women’s lack of understanding of the structural roots of domination alone is the cause of their lack of development. Women may know and yet actively not want to improve their position in the manner conceived by the policy makers. A clash with what is considered appropriate and acceptable both socially and culturally is inevitable. This is brought forth by Kabeer (2001:70) in her study of women in Bangladesh through the ambiguities associated with the use of loans and increased physical mobility for women. Kabeer (2001) found that the prosperity which went with loans often led some women to withdraw from public forms of activities, while others gave a positive value to their increased ability to move freely in the public domain.

In trying to be all-encompassing and in incorporating sympathetic men, GAD can also dilute the specificity of women’s issues. Kalpagam (2002) points out that attempts to build an indigenous, grassroots feminist theory should not degenerate into anti-west culture bashing. Roots of subordination can lie in one’s own culture (Kabeer and Subrahmanian, 1999) and thus importance must be given to how agents perceive structure, as the agent’s ability to exercise agency is dependent on her perceptions of the structure (Kalpagam, 2002:4692). Moreover, one has to be aware of the new forms of subordination of women under the apparently liberating tendencies of capitalist development. Beneria and Sen (1997:48) point out that development might break down certain social rigidities oppressive to women, it may also give the opportunity to women to participate as equal partners with men; but it can still reinforce the existing inequalities among men and women. The social system can generate and intensify inequalities by making use of the existing gender hierarchies to place women in subordinate positions at each different level of interaction between class and gender.

3.3 Power through Development and Participation: Individual, Collective and Social Power

As stated above, the empowerment approach to development is more about dealing with gender and power relations through issues of entitlement, capacity and capability
than simple poverty alleviation (Sen, 1999a; Nussbaum, 2000). It represents grassroots organising to address women’s strategic need to transform oppressive laws and structures through a bottom-up process of organising around practical needs (Visvanathan, 1997:20). In the area of women’s development, the term ‘empowerment’ is often used as a synonym for participatory development, although the approaches are not necessarily compatible (Cornwall, 2002). By adopting a narrow definition of gender and the roles of men and women in it, participatory development does not examine the nuanced and complex relationships between women and men and between women and other women. As such, women’s participation in development has to move beyond the narrow realm of participatory development and examine relationships of power at different levels.

In the technical, instrumental sense used by the development agencies, empowerment is assumed to flow through participation, capacity-building, sustainability or institutional development (Rowlands, 1998:13). Participation from this perspective and in the context of development projects is through measurable indicators of control, access and autonomy (control over decision-making, access to opportunities and autonomy in movement). Attempts to measure participation and empowerment as an outcome of the development project is useful, but inadequate. Kabeer (1999) is cautious about accepting the assumption that the achievement of stated goals is proof of individual or group empowerment. While families and other institutions may deprive women through strategies of exclusion, their entry into state-mandated projects may not be an exercise in liberation either. It could be just another form of domination, especially in situations of resource scarcity where class issues may assume more prominence than gender issues. In its emphasis on entrepreneurial capitalism and market, this approach is closely allied to the emphasis on individualistic values, i.e. self-reliance in its most narrow interpretation. In the words of Young (1993:159): ‘With the emphasis on individualism … co-operation becomes submerged, and there is no mention of the need to alter existing social structures … there is little emphasis on the necessity for those who wield financial and political power, whether at the family level or within society as a whole, to accept the obligation to change themselves’. Participation in the development experience can be empowering for some and disempowering for others, it can change the existing power relations or maintain the status quo.
For feminists like Batliwala (1994:130), empowerment is the process of challenging existing power relations, and of gaining greater control over the sources of power. Empowerment, as such, is manifested as a redistribution of power to challenge patriarchal ideology, to transform the structures and institutions that perpetuate gender discrimination and social inequality, and to enable poor women to gain access to, and control of, both material and informational resources. Power accrues to those who control or are able to influence the distribution of material resources, knowledge, and the ideology that governs social relations in both public and private life. The extent of power held by particular individuals or groups corresponds to the quantity and quality of resources they can control, and the extent to which they can shape prevailing ideologies, whether social, religious or political. Hirschmann (1998:231) points out that it is misleading to suggest that strategic and practical actions are separable or that one can generalise across situations and for different categories of women as to which might be the preferred initiative. Genuine participation has to be a means to empower women with forms of (social) power that can change their social relations, status, identity and move towards equality.

In the context of development projects, however, the acts of establishing relationships can be studied as sites of power. Power is acquired through the indirect and subtle structural mechanisms that shape social outcomes. Structure is abstract and changeable and it provides the context within which actors operate to acquire and exercise power. For example, cultural assumptions and the manner in which gender relations are constituted represent the power of structure (Kabeer & Subrahmanian, 1999). ‘Power over’ another is exercised through domination, socialisation and enforcement of rules in the form of coercion and compliance. But power is also experienced through the acts of agency. For example, the conscious and deliberate decision to discriminate against women and the poor are the power of agency (Milner, 1994). Parpart, Rai and Staudt (2002:7) point out that in conceptualising agent’s power and change, we need to move away from the more traditional notions of power as the ability to exert power over structures, people and resource.

Power can assume several forms. In the creation of new relationships, power can be generated from within. Such generative power is built when the NGOs assist women,
when the state decentralises authority to people’s organisations and when individuals cooperate with one another. Thus, in partnership, power can not only be exercised as ‘power over’ when women exercise citizen power or client power, it can also be gaining of power through ‘power with’ (working collectively with others) and the ability to do as in ‘power to’ do (to organise, to learn, to access resources). ‘Power to’ indicates more power for women to control their lives, to meet their practical and strategic needs, and to shape the worlds in which they live in ways that are not themselves oppressive. ‘Power to’ is autonomy to control one’s destiny (Townsend et al., 1999).

‘Power within’ (individual and group), that is, self-empowerment has to go hand in hand with all the other forms. For Kabeer (1994), ‘power within’ is the most important form. There is an assumption in the activist rhetoric that women’s participation to fulfill their practical needs will lead them to tackle the root causes of their subordination. The concept of control over one's life in terms of material and nonmaterial resources is central to many definitions of empowerment, (Moser, 1993; Sen & Batliwala, 2000; Wieringa, 1994), but it also necessitates addressing the ‘power within’ of disempowered groups, facilitating the building of their inner strength and self-worth (Kabeer, 1994; Moser, 1993; Rowlands, 1997; Sen & Batliwala, 2000; Townsend, 1999).

Molyneux (1985:234) recognises that strategic interests may not be transparent even to the women themselves; that the relationship between strategic gender interests, women’s recognition of them and desire to realise them cannot be assumed. Following Rowlands (1998:14), we conclude that women’s empowerment has to be concerned not only with women’s ability to exercise ‘power over’ by occupying positions of power, but also with the power of individual women to have control over their lives (power to), power of women’s groups to negotiate collectively with different societal institutions (power with) and fulfill strategic gender needs through awareness (power within). Change can thus occur through women’s individual consciousness (power within), through collective action (power with) that can organize and exert power to challenge gender hierarchies and improve women’s lives (Rowlands, 1997).
In the context of development, power again can be at two levels – individual and collective (Rowlands, 1999:148). Kate Young (1993:158) maintains that empowerment includes both individual change and collective action. Young (1993) puts emphasis on seeing empowerment as a collective undertaking, enabling women collectively to take control of their own lives to set their own agendas, to organise to help each other and make demands on the state for support and on society itself for change. For Rowland (1997), whether collective or individual, empowerment depends on a process of transformation of the individual or the group, that is, the ‘core’ of the process. Rowland (1997:110) identifies three aspects of the empowerment process: contextual or material, structural and inner. The inner aspect, involving psychological or psycho-social processes, is the one that opens ‘locks’ on the empowerment door. Neither author, however, says which comes first – individual or collective. So, what motivates individual women to participate in group activities and which category of women show more initiative in terms of social leadership, participation in economic activities, training and literacy, other socially empowering activities and in forging relationships with other organisations etc. are important issues to examine. Simultaneously, there is a need to examine why, how and at what level women participate in the groups through an examination of women’s participation in credit-oriented group activities.

Gradual empowerment of women through social mobilisation and economic security is expected to increase their bargaining strength and enable the poor to work as partners in the development process. As beneficiaries build relationships through their participation in a development intervention, new sources of power confront the women. Women negotiate within and around existing structures that shape the way power exercises control over their lives. There can be both empowering and disempowering factors for the women in their participation in development. While meeting the practical needs, women may add to or remove the causes of their own discrimination. They may themselves play up to the structural bases of their discrimination and they may end up making their own conditions worse. How they deal with the old and the new, whether they generate any form of social capital and whether they generate any form of power that is empowering will determine how the beneficiaries participate as partners.
Again, transformative participation has to be able to create an environment where women and their facilitating organisations feel more empowered through their role as partners in the development project. It is social empowerment through increase in opportunity, capability and equality that matters most. In the words of Mick Moore (2001:324), empowerment is about ‘visibly making more powerful’. This is the challenge for development projects that aim at women’s empowerment (from a feminist empowerment perspective) through their participation and partnership in project activities. Instead of focusing on whether financial sustainability or poverty-alleviation is occurring, it needs to look at how women are able to negotiate power relations outside the household, that is, through their activities in the public sphere. Women’s development has to be looked at not only from the power in socially constructed gender relations within the household, but also the other social relations and forms of power that envelop them – both in their relationships with each other and with others.

Power has implications for partnership and equality, and equality in social relations is an important aspect of women’s development. Equality for women in development has to be achieved through changes in the dominant-subordinate relationships in both the private and public spheres. Thus understood, equality is the antithesis of discrimination, not difference (Verma, 2001). Therefore, women’s experiences of negotiating power relations at the household and societal levels are an indication of their attempts to create an environment for change – through changes in gender relations, through acceptance of their role in removing discrimination, oppression and domination, through attainment of new legitimacy and status for themselves. As such, Empowerment is manifested as a redistribution of power, whether between nations, classes, castes, races, genders, or individuals. The goals of women’s empowerment are to challenge patriarchal ideology (male domination and women’s subordination); to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political processes, development models, and government institutions); and to enable poor women to gain access to, and control of, both material and informational resources (Datta and Kornberg, 2001:2).
The relationship between empowerment at the individual and collective levels, personal and private levels, organisational and institutional levels are inextricably linked. One cannot be achieved without the other. Ackerly (1997:141) maintains that there are two aspects to women's empowerment. The first depends on changes in a woman's institutional environment: circumventing, changing, or eliminating the society's values, practices, norms and laws in order to lessen the extent to which they constraint her activities and choices. This is basically the problem of social change. The second depends on an individual woman's own ability to take action or make choices. Accordingly, empowerment is a function of institutional change and individual initiative. The two parts are not easily distinguishable because a coercive environment can limit women's ability to take action and make choices. An institutional environment that enables women to take control over material assets, intellectual resources and ideology is important (Fernando, 1997:155). Material assets refer to control over resources and money; intellectual resources include knowledge, information and ideas; and control over ideology signifies the ability to generate, propagate, sustain and institutionalise specific sets of beliefs, values, attitudes and behaviour. In empowerment, as understood through the transformative aspect of participation, the ability to exercise power over material, intellectual and ideological areas cannot be ignored.

All forms of power are relevant both at the project context (fulfilling practical needs) and at the societal level (fulfilling strategic needs). Those who are empowered are able to shape social relations to the benefit of the disadvantaged. Thus,

Understanding and facilitating women’s empowerment (in the sense of equality) requires a more nuanced analysis of power … although empowerment is a process whereby women and men experience as well as challenge and subvert power relationships, it takes place in institutional, material and discursive contexts. Whether gaining skills, developing consciousness or making decisions, individual empowerment takes place within the structural constraints of institutions and discursive practices. Groups become empowered through collective action, but that action is enabled or constrained by the structures of power that they encounter (Parpart, Rai & Staudt, 2002:4).
Thus it is important to pay attention to the broad political and economic structures, cultural assumptions and discourses, notions of (human) rights, laws and practices within which men and women survive.

3.4 Project Participation, Relationships and Control in Women’s Development: Women’s Agency

In the context of women’s development, empowerment adopts an agency-oriented perspective where it becomes the goal of participation. In such cases, development calls for strategies that empower women to either challenge the existing social, economic and political structures or create more equitable and participatory structures in which women can gain control over their own lives. This is viewed as the primary objective of the process of empowerment for women (Brohman, 1996:295). In this process, empowerment (fulfillment of strategic and practical needs) is facilitated through relationship-building and partnerships. When development projects are initiated, even when they are through the agency of NGOs, it is within an existing institutional structure that does not call for any radical changes. Projects try to reform, not to revolutionise and the process of reform is gradual. Efforts to link strategic gender interests with practical gender interests in development projects within an existing institutional environment is termed as ‘popular feminism’ by Brohman (1996:299). Popular feminism entails collective action to bring social change within existing societal structures historically linked to women’s subordination. Thus, the group model of development has been espoused as a form of development for women that is supposed to be both economically and socially empowering (Holvoet, 2005). It seeks to develop a partnership among the participants that will presumably be equal and empowering.

Self-help groups (SHGs) are a form of organisation to empower the disadvantaged women. It is an institutional arrangement where social workers and facilitators can empower others and be empowered themselves\(^3\) (Adams, 1990; Adams 2003). SHGs, however, have a wider objective in empowering women socially through economic opportunities (Bhat, 2001) unlike other credit–oriented groups, like the Grameen

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\(^3\) There is a difference in the level of professional help accorded to self-help activities by outsiders. Adams (2003:81) makes a three-fold distinction: integral, facilitated and autonomous. Please see Table 2 in Appendix C.
groups of Bangladesh. SHGs aim to tackle both practical and strategic gender interests simultaneously through awareness-raising, opportunities for economic development and through individual and collective empowerment. In credit-oriented group projects designed for women’s empowerment, power in the process of participation is assumed to reside in women’s access to loans. Women’s ability to access and manage loans is assumed to work positively to correct gender imbalances in their favour at the household and community level (Pradhan, 2003). Brooke Ackerly (1997:140) maintains, ‘Empowered’, the borrower wisely invests money in a successful enterprise, her husband stops beating her, she sends her children to school, she improves the health and nutrition of her family, and she participates in major family decisions.

In this concept of empowerment, women’s ability to negotiate power relations is looked at from the household level, and it is assumed that it will flow upwards to group, community and society level. Advocates of the group approach believe that access to credit increases women’s independence and improves their position within and outside the household (Hashemi, Schuler & Riley, 1996). Studies have found positive indicators of the cost effectiveness and economic potential of these loans (Pitt, Khandker and Cartwright, 2003; Montgomery, Bhattacharya and Hulme, 1996), but their positive social impact remained doubtful. The link between access to credit for women and that of transformation in gender and power relations was not found to be automatic (Hunt and Kasynathan, 2001). Goetz and Sengupta’s study (1996) of Bangladeshi women’s actual control of the credit received by them from the banks found that a significant proportion of the loans are actually controlled by male relatives. The paper found that a preoccupation with loan repayment affects the incentives of fieldworkers dispensing and recovering credit, in ways which may outweigh concerns to ensure that women develop meaningful control over their investment activities. The study showed how there is a tendency to absorb women’s labour and contributions into the existing power structure exercised through practices of patriarchy, without any change in the patterns of gendered behaviour at all.

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4 See Malcolm Harper (2002) for a detailed discussion on the differences between self-help groups and Grameen Bank groups.
According to Rahman (1999), the pressure to return loans can increase tension and frustration among household members, produce new forms of dominance over women and increase violence in society. Credit programmes may reduce domestic violence by channeling resources to families through women, and by organizing women into solidarity groups. At the same time, providing resources to women and encouraging them to maintain control over these resources may provoke violent behaviour in men (Schuler, Hashemi & Badal, 1998:155). Rahman (1999:150) concluded that loans alone, without viable opportunities for women to transform the power relations and create their own spaces in the prevailing power structure, make equitable development and empowerment of women unattainable in the society.

Mahmud (2003) found that micro-credit participation did not improve women’s access to material resources nor did it expand women’s choice a great deal. Women’s participation in the public sphere that could become choice enhancing remained limited, as they were not able to overcome the structural barriers. However, women’s participation had a much stronger effect in increasing their agency in intra-household processes. Kabeer (2001) made a qualitative analysis of empowerment through women loanees’ own testimonies in various spheres of their lives. The study also showed that women gave more priority to voice and decision-making inside the household than mobility and social status outside. The feminist conception of removal of purdah did not become a dominant issue for realising their entrepreneurial spirits. In fact, Amin (1997) noted that purdah or rules of seclusion condition women’s decisions regarding roles they assume and remains a dominant influence in their lives. Few women have the power to challenge such an institution as it could lead to shame and loss of social status.

These studies looked at empowerment at the individual’s level. The analyses again focused on the intra-household power relations rather than on inter-organisational or intra-group power relations. They do not examine how women establish relationships of cooperation among themselves or act in collective action situations. The positive indicators do not explain whether and how women are able to increase their capability to increase their networking and other capacities, how power is exercised in the practices of development and how power relationships change forms in their implications for women’s lives. Reluctance to give up power is the major impediment
towards achieving truly egalitarian development practices and development outcomes, whether it is the reluctance of the politician or bureaucrat to give up power at the centre, whether it is the traditional elite at the village level, whether it is the patriarchal structure at home, perpetuated by women themselves. Achieving genuine empowerment and starting a process of social change for women indicates changes in their lives in terms of their ability to empower themselves through meaningful relationships. Development projects aiming at the development of women cannot ignore relationships (that is, partnership) and concentrate on empowerment alone.

Simeen Mahmud’s (2002) study attempts to find the link between group operations and outcomes of collective action in the context of women’s groups organised by NGOs in Bangladesh. Mahmud (2002:222) found that the group fund provides an economic base that holds the groups together. The pre-existing reciprocal relationships between homogenous memberships of the groups provides the basis for cooperation in group operations. The group fund also fosters a sense of unity and solidarity since it represents a source of collective bargaining power for women in the market place. Leaders within the groups exercised power through their socially dominant positions, their personality and reinforced by external relationships, for example, the support of the NGO. The fact that the groups were found to have more success in claims function than in efficiency function (Mahmud, 2002:225) showed that, while women’s inter-personal or bonding social capital in well-functioning groups was high, it was poor in terms of making bridging relationships with others. Similarly, Ito (2003:330) found that while group arrangements may well assist the formation of social capital among group members, it is hardly evident that group arrangements as such play a central role in reducing lenders’ information costs and improving poor people’s access to financial services.

In the self-help model of development, the importance of social capital and participation has been also highlighted for achievement of empowerment. The positive role of social capital through its bonding, bridging or linking functions is

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5 Mahmud (2002:212) distinguishes between two types of group functions, efficiency functions and claims functions. The efficiency function of informal groups revolves around the group fund, which is to create an economic base for the women. Individual income earning activities are confined to women’s traditional activities like livestock rearing, poultry raising etc. The claims function consists of creating a political base for women within the context of their subordinate position with respect to gender and class.
acknowledged by development agencies (World Bank, 2001). Women’s relationships with the facilitating NGOs, with other organisations and stakeholders and with each other are significant for assessing the nature of the participation and partnership process. In relationship-building through development interventions, irrespective of whether it is through formal or informal avenues, Molyneux (2002:175) found that various forms of social capital can be generated. But the relationships or social capital generated are coloured by power and inequality prevalent in communities and groups. The analysis of social capital tends to neglect issues of power and conflict in society (Fine, 1999:9). Power and dominance exist in any form of relationship; yet the ‘conflict-orientated notions of power, class, gender and ethnicity are relatively unheard within the discourse on social capital’ (Mohan & Stokke, 2000:255).

Women’s ability to build social capital is further disadvantaged by their gendered relationships. Gender differences make a difference in terms of transmission and acquisition of social capital (Kovalainen, 2004). There is a tendency to assume that horizontal norms, networks and associations can generate positive outcomes alone and ignore the potential downside of social capital for women (Mayoux, 2001a:439). Power relations between women themselves can operate to disadvantage the poorest and the neediest women (Mayoux, 2001a:454).

While credit and economic opportunities do provide a base from which to assert control and autonomy, it is within a particular configuration of male power relationships in the family or village. Rahman (1999:71) deals with the power dynamics at the organisational level when he talks about the public and hidden transcripts of Grameen Bank groups in Bangladesh. The public transcript is to target women for increasing their earning capabilities and raising their collective consciousness. The hidden transcript is that bank workers manipulate it to recruit and extend loans, and men in the household rely on patriarchal gender relations to use women’s loans and to pay their installments. He found that financial sustainability was taking precedence over women’s socio-economic empowerment (and women were not acting as autonomous agents in any meaningful sense).

Hilary Standing’s (1985:234) study also shows that if control is used in the narrow sense of ‘capacity to make decisions regarding the use of resources’, it does not indicate an increased personal autonomy in the sense of an enhanced capacity to
determine the conditions of their own lives. The social matrix within which decisions are taken is underpinned by culturally constructed notions of needs and rights. A typical example is that of women who opt to save money for their daughters’ dowries. It is difficult to decide whether this act constitutes an improvement in women’s position or a further entrenchment of gender hierarchies within a patriarchal system. Even waged employment may not free women from dependency where at every stage of their lives they are embedded in unequal social relations which differently structure their access to, and control over, resources (than men).

Development initiatives that try to mobilise women for group activities have to consider whether collective empowerment is possible through interactions, linkages or collaboration among the stakeholders. Collective empowerment involves a process of sharing power that will be beneficial to all or in Kate Young’s (1993:159) words: ‘…those holding power relinquishing it’. This involves a degree of conflict, as women must learn to negotiate relationships through a process of cooperation and conflict in the public sphere. This can be through building of new avenues/relationships for development or establishing new identity and status. Women exercise agency at the project level through influencing decisions, building relationships and generating social capital.

The issues of power, both at the individual and collective levels of relationships, cannot be ignored in women’s development. At the inter-personal level, pre-existing relationships determine how women are able to generate social capital and at what cost. Women are socially embedded in family and neighbourhood ties, and their ability to develop social ties beyond these arenas is limited. Since power relations within societies are reflected in and reproduced by social networks, women can find themselves disadvantaged in building new networks (Molyneux, 2002:181). Women do not usually belong to the kinds of networks that bring economic advantage; second, men can appropriate and control their funds and do not provide any help in household work including childcare. Moreover, Molyneux (2002: 182) points out that, ’as far as social capital is concerned, it has been observed that many micro-finance projects, far from creating and sustaining social capital may instead serve to undermine social solidarity in failing to foster cooperative relations among members and creating a socially corrosive competitive individualism’.
At the societal level, women’s ability to exercise agency will be through their ability to act in a manner that resists the social and cultural forces that work against their interests. This can result in either improvement in status and autonomy, indicating their enhanced capacity to undertake independent action and decisions concerning their well-being through open defiance or subtle and mild opposition; or decrease in status leading to feelings of disempowerment. Kabeer (1985:86) identifies two aspects of a person’s position or status: social power – the extent to which they have command over the societal forces; and individual autonomy – the ability to control various aspects of one’s personal life. At both the personal and societal levels, the tendency to give priority to existing institutions, communities and traditions can work against women’s interests. As mentioned above, women may themselves perpetuate it through their behaviour in intra-group and inter-group situations. The experiences of women’s participation in the joint forest management groups in India has shown that women’s inclusion had not necessarily helped in their empowerment. Madhu Sarin’s (1999:128) study found that there are considerable conflicts of interest over forest-management priorities between the women of different socio-economic groups. The better-off women overlook the interests of the poorer, disadvantaged women. In addition, the reluctance of the State to intervene in women’s strategic interests may give importance to the oppressive community in preference to the women who need its support most.

It must be also remembered that in women’s development through NGO facilitation, the underlying gender-biased (patriarchal) structure does not change through the externally-imposed development project or women’s collective action in a development intervention. The poor women’s ability to form relationships with the external agents and with each other are influenced through their gender and their participation is mediated by men and/or other family members. This leads us to consider whether women act as autonomous individuals in their decisions to participate. In examining women’s decisions to join and what they expect from the SHGs, one cannot ignore the “many ways in which habit, fear, low expectations, and unjust background conditions deform people’s choices and even their wishes for their

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6 This happened in India when the Government of India in 1994 suspended the implementation of the Women’s Development Project in Rajasthan when there was a conflict with the local elites.
own lives” (Nussbaum, 2000:114). Nussbaum (2000:114) further maintains that women’s preferences can be ‘deformed by ignorance, malice, injustice and blind habit’. For the SHG members, the formation of individual choices to participate depends on individual motivation-intentions and interests framed through the laws and institutions under which they live. Their decision to participate is structured through the formal and informal rules guiding the rules of entry into the process, as well as individual desire and capability to participate. In the case of women, there are institutional barriers and obstacles to their ability to exercise their choices freely and many possible limits set by inferior entitlements (Sen, 1999a).

In women’s participation in development activities, there are various factors that determine their individual choices. Bina Agarwal (2001) identifies six factors that determine participation of women in community forest groups – rules of entry, social norms, social perceptions, entrenched territorial claims, personal endowments and attributes, household endowments and attributes. These factors were identified against the reality of women’s lives in the households of third world countries where they have to perform a ‘triple role’ (Moser, 1992:78). First, it involves reproductive work through childbearing and rearing responsibilities. Second, it includes productive work, often as secondary income earners. Third, women’s work increasingly includes community-managing work, the works done at the neighbourhood level. The manner in which women are able to negotiate household relationships determines their participation. Thus, in women’s participation for their own development, a watertight distinction cannot be made between the public and private. Although there is a separation of patriarchy into ‘public’ and ‘private’, these two spheres lie in a continuum rather than an absolute divide (Walby, 1990). Kabeer (2001) also found that the distinction between public and private space is not a simple dichotomy but rather a continuum of locations in the public domain. It ranges from acceptable to unacceptable places for women to be seen, the social norms and mores that guide their behaviour and performance. As a result, women’s participation in the public sphere is closely related to what happens in their private lives. In fact, the question of ‘women and power cannot be addressed from the public domain alone; it is a question of the relationship of that domain and the private domain of the family between which for many years the men were the mediators’ (Stacey & Price, 1981).
Against the backdrop of this reality, citing evaluation studies of agricultural development projects in Africa, Whitehead and Bloom (1992:54) show that male support is a crucial variable in the success of projects for women. Kevane (2003:173) found that people’s participation in the credit program is usually endogenous. The borrowers decide whether to enter the program and what their level of commitment will be. People may only join to interact with the program staff (specially the entrepreneurial and wealthy), an opportunity not to be missed. Thus, politically aware male heads of households may have an interest in letting their women participate in credit activities. Pitt and Khandekar’s (1998) survey-based study found that age and sex of household were very significant in determining program participation and borrowing levels. Household status was very important in determining access and participation. A woman living in a household with a younger male head typically borrowed smaller amounts. Women without spouses or even other men in the household participated less often.

However, such factors as mentioned above do not explain all; they only show one form of causal relationship at the individual level. The manner in which the factors interact to create situations of opportunity for women is more important – as empowering or disempowering to women’s participation. Goetz (2001:40) points out that when it comes to women’s participation in the development process, it is often assumed that participation can be promoted simply by providing access. Though access is important, decision-making is structured by gender and other power relations, and this can affect women’s efforts to gain control over decision-making processes. Even the simple decision to participate by a woman is often the result of her negotiation at the household level. Amartya Sen (1990) suggests that the household is most usefully represented as a case of cooperative conflict. In situations of different goals and strategies, the one adopted is the result of the bargaining ability of the couple. Ability is not a personal negotiating skill as the spouses do not come to the bargaining table with equal power. The perception of self-worth is an important component of bargaining power. It is based on the ‘perceived contribution’ that the various members make to the household and the value given to that contribution by other household members. Women with a low sense of self-worth have weaker bargaining and fall-back positions (Young, 1992:155). Higher self-worth is, again, the result of individual empowerment.
Rathgeber (1995:219) maintains that donor agencies tend to be inherently conservative and to operate in accordance with the dominant political interests. They are based on the neutral concepts of efficiency and effectiveness, and issues of power relationships are rarely considered. According to Rathgeber (1995), projects undertaken from a gender perspective need to assign more value to the experiences and voices of all concerned actors. But Rathgeber (1995) assumes too much ability on the part of agents when she thinks that the voices ‘will challenge the very structure of the societies in which they are based, and are likely to be politically sensitive and personally threatening to members of privileged elite groups’.

When participation and empowerment are looked at for their transformative potential, there is a need to take a critical perspective. Research has pointed out how reluctance to give up power is the major impediment towards achieving truly participatory governance, whether it is the reluctance of the politician or bureaucrat to give up power at the centre, whether it is the traditional elite at the village level or whether it is the patriarchal structure at home. Achieving empowerment and starting a process of social change for women indicates changes in their lives in terms of their social status and equality. Development projects aiming at the development of women cannot ignore one and concentrate on the other. Equality for women in development has to be achieved through changes in the dominant-subordinate relationships in both the private and public spheres.

3.5 The Role of External Agents: the NGOs and the State

How have the facilitating agents (NGOs) experienced and played their role within these policy approaches to women’s development? Group-oriented credit models are also seen as cost-effective strategy on the part of NGOs and others. The development agency approach is to be contrasted with that used by women’s organisations and NGOs involved in women’s development: empowerment through awareness building, capacity building and mobilisation to transform unequal gender and power relationships. Within the institutional arrangements provided by development projects, the role of outside agents (NGO, state others), women’s own agency and the type of models adopted for women’s development must be understood to assess the nature of development efforts. The following sections will discuss these issues in the context of women’s development.
3.4.1 Non-governmental Organisations (NGOs) in Women’s Development: Service Providers, Advocates or Partners –

NGOs have become an important agent of development at the grassroots level. Hall (1988:104) maintains that, ‘NGOs are frequently the first to highlight politically sensitive issues such as the structural roots of poverty and to fund controversial schemes which official aid bodies would be reluctant to support’. Civil society represented by NGOs and other organisations are the central focus of the alternative development paradigm (Watts, 1995:58). It is assumed that through people’s participation in new social and grassroots movements and through resistance to the dominant politics of knowledge, there will be transformation of the existing power relations (Escobar, 1995a:227).

The functioning of the NGO sector, especially development NGOs that attempt to improve development practices, usually takes place within the alternative development framework rather than post-development. It is development goals, rather than their rejection, that often inspire NGOs and social movements (Edelman and Haugerud, 2005:50). The sector has established itself within the policy process and plans of development agencies that accord a significant role to NGOs in development projects and programmes (Kamat, 2004:156; Chambers, 1997; Clark, 1994). Advocacy NGOs can come within the purview of post-development to some extent; but in practice, grassroots NGOs usually combine both development and advocacy roles in the developing countries. Yet how and where the NGOs choose to exercise their role depends on the principles and implicit theoretical assumptions that guide their activities (Pearce, 2000:40) and it remains a matter of debate. Most NGOs do not or cannot function in a clearly demarcated role between the state and the market, because they have to work in cooperation with the government and businesses.

Except for NGOs formed exclusively by women and for women, most NGOs in their work include women as one category of clients among the others and NGOs have been addressing the need to increase the visibility of poor women (Kaur, 1992). Depending on the nature of the project/s, women could also be a separate category. As ‘policy entrepreneurs’ (Lewis, 1998:109), NGOs perform four roles: service provider, advocates, innovators and monitors. They implement programmes, advocate for people’s rights, invent new approaches and monitor programmes. Karlekar (2004:149)
maintains that most NGOs today believe in a developmental orientation that stresses capacity-building through literacy, skills, tools and so forth, while Farrington and Bebbington concluded that (1993:120) most NGOs end up as service-providers. In their role as service-provider, the NGO sector has embraced PRA as a means to promote women’s development, but PRA used only as a tool cannot guarantee empowerment and women continue to be marginalized (Parpart, 2002:45).

However, NGOs also claim to advocate on behalf of the poor and the disadvantaged, and have embraced the rhetoric of empowerment. Becoming advocates and even partners for NGOs means moving from a ‘supply side’ project delivery approach to a ‘demand side’ approach, that is, in helping communities articulate their concerns and participate in development processes (Clark, 1995:593). Parpart (2002:47) found that at the grassroots level, many NGOs are often unaware of the actual meaning and implications of the term ‘empowerment’.

Advocacy can be two pronged: aimed at policy makers or aimed at the community in the form of awareness generation. In the area of women’s development, NGOs may adopt one of the two approaches (provide services in a specific field or advocate for women’s rights) or a combination of both. This can also take on features particular to specific context and culture. In developing countries, there are traditional social organisations and institutions, and the functions performed by these organisations can work both for and against NGOs, depending on the circumstances (Shigetomi, 2002:5). Shigetomi (2002:9) maintains that three factors – characteristics of NGOs, their economic role, and the political spaces for NGO activities – determine the ways in which NGOs manifest themselves in a given country.

NGO orientations toward gender-based issues can be divided into two categories according to two broad assumptions about gender inequality (Bravo & Monkman, 1998:487). One addresses the ‘situation’, that is, the condition of poverty of women. They do not consider discrimination and subordination of women on the basis of gender as a concern in identifying needs and determining objectives. The relations of power between men and women are not questioned and they do not work toward changing the status of women. The second comprises NGOs whose objectives are directed explicitly toward achieving change in the ‘position’ of women without
neglecting the satisfaction of material needs. For these NGOs, the gender perspective goes together with a conception of development from an economics frame and places equity, justice and human rights as basic foundations of development (found particularly in Latin America).

Advocacy NGOs take a direct approach to social justice issues and confront the state or other conflicting interest groups. Even then NGOs may not adopt a confrontational attitude toward patriarchy. In this role, NGOs may often have to act like social action groups. Rajasekhar (2000) calls them ‘empowerment NGOs’. Sato (2002) suggests that context determines whether NGOs are to be considered as intermediary agents or institutional reformers. However, the NGOs’ role as catalysts or mobilisers of women’s development is significant as often they are required to deal with that section of people who have not been exposed to organised activities at the public level. It is a matter of choosing between less rigid and more rigid patriarchy, not an abolition of patriarchy. So, the relationships of the target group or women with state and other agencies will often only be a reflection of the assisting NGO’s relationships with these organisations (Manzo, 2000).

Batliwala (1994:135) identifies three major approaches undertaken by NGOs to women’s development in South Asia: integrated-development, economic empowerment and consciousness-raising. The integrated approach provides a package of interventions to alleviate poverty, meet basic survival needs, reduce gender discrimination and help women gain self-esteem. The economic empowerment approach contributes women’s subordination to lack of economic power. The consciousness-raising approach asserts that women’s empowerment requires awareness of the complex factors causing women’s subordination. While these three approaches are not discrete or mutually exclusive, organisations tend to focus on one approach (economic empowerment) more than the others.

The social movement for grassroots women’s empowerment has been spearheaded by NGOs with the conception that women in patriarchal systems do not necessarily internalise patriarchal values and that even within patriarchal structures, women have their own empowering structures and institutions (Mohanty, 1988). But giving priority to women’s individual interests over the family interests presents a challenge to
existing social and cultural roles and relations in a community (Unnithan and Srivastava, 1997:158). Even though NGOs may be in the forefront in leading the empowerment aspect of participation from a post-development perspective, their role in spearheading it to the needs of women remains limited. This is due to the differences in the meaning and level of importance given to the concept.

There is no doubt that NGOs implement a broad range of development projects. Though the participation of NGOs in development is an accepted fact today, the role played by them is not uncontroversial (Petras, 1999; Fernando, 2006). NGOs appear as the new patron of public interest, but they are not representative organisations in the strict sense of the term (Kamat, 2004:159). The personnel managing NGOs are not elected, and they often represent the upwardly mobile middle-class population. Development projects have political implications and NGOs implementing them are working in situations of resource constraint. In all the rhetoric for participation and partnership, one cannot ignore the reality of resource constraint and the extent of poverty in developing countries, the inequitable distribution patterns and the concentration of power-holders. In development projects where NGOs join hands as partners, resource dependent NGOs may not disturb the existing power bases. NGOs have not been successful in changing the local power relations that are crucial for political parties competing state power (Fernando, 2006:228). Resource-dependency can become a bottleneck for the NGOs (Farrington and Bebbington, 1993), as resource dependency may push them to behave like a government agency. As a result, NGOs do not always perform as effectively as expected in terms of poverty reach, popular participation, sustainability, cost effectiveness, flexibility and innovation (Nanda, 2000:41). They have to also contend with the vested and competing interests of bureaucrats, politicians, donors, local elites and others who may oppose attempts to transfer power and resources to the powerless.

Not all NGOs are transparent and accountable either. The rise of the voluntary or non-profit sector is due to a complex array of reasons, it is not based on the spirit of philanthropy alone and it cannot proceed far without coming to terms with the existing traditional institutions in a society. As a result, the non-profit sector suffers from three dysfunctional myths (Salamon, 1995:261). They are the myth of pure virtue, the myth of voluntarism and the myth of immaculate conception. The myths
give an inaccurate picture of the non-profit sector and the inability of the sector to deal effectively with the real challenges it faces gives rise to voluntary failure (Salamon, 1995:49).

As governments start to seek out NGOs with financial assistance for project implementation, new breed of opportunistic NGOs have emerged (Nanda, 2000:42) or rather an NGO explosion has occurred (Srivastava, 2000:46). For some such NGOs, jumping on the bandwagon to talk about women’s empowerment and provide services for women can be just one of the smarter ways to do things. With the change in policy perspective to women’s development, all NGOs have to deal with women’s issues from a gender sensitive perspective. Not all NGOs necessarily understand the implications of looking at women’s work and their lives from a gender perspective. Fernando’s (2006:227) study found that women found it difficult to negotiate with the NGOs as NGOs involved traders and local moneylenders in their work. Again, Charlton and Everett (1997) maintain that development workers internalise patriarchal values when they believe that women are ‘only housewives’ and thus have plenty of spare time to participate in development programmes. Under such perception, women-centred development does not challenge the division of labour in the family, and it does not see women as autonomous beings. It does not confront the ideology and practices of Indian patriarchy. In a study of grassroots NGOs working in South India, Charlton and Everett (1997:97) found that the lack of confrontation and acceptance of women-centred development is at the cost of adding to the already heavy burdens of women, and it contributed to further restrictions on women when higher income led their families to become more enmeshed in middle class values.

In the case of women’s development, the charge of cultural domination can be an issue. Women themselves may resent certain changes to the way they view reality. When NGOs look at empowerment from the social relations perspective and want to change existing practices, it can become controversial. According to Rahman (1990:208), the question of women’s development is complicated by culture and religious beliefs in many situations where exogenously conceived norms of gender equality may not be appropriate irrespective of the specific state of evolution of thinking and culture of the community concerned. Cultural norms and values provide frames within which changes in gender relations are interpreted and determine how
Empowerment is as much an internal process as it is a ‘construction’ through practice and ‘dependent’ on external factors, like, the NGO’s capacity to mobilise, an enabling socio-political environment and other macro-level factors. Underpinning all GAD efforts is the question of ‘power’, concern with the ‘position’ of women and the manner in which power can transform to maintain its hold. GAD also opens the door to expose power relations in development and how power is exercised through the patriarchal mode of dominance. By critiquing patriarchy’s role as an institution in subordinating women’s agency, this perspective opens a new dimension that assumes significance for those working for women’s development (Unnithan and Srivastava, 1997:157). Due to the influence of patriarchy in people’s modes of thinking, even civil society organisations cannot attain the autonomy and independence required to empower others and themselves. Their attempts at facilitation and awareness-raising can be coloured by their own biases. Moreover, where government support is required for educating people on issues of domination and subordination, it can become like exercises in window dressing. Similarly, measures to improve accountability and transparency to the beneficiaries can be easily couched in language that hides the reality. What matters in all approaches is creating the right conditions (the incentives) to change the power structure at the level of both political and personal power of the NGO personnel. What is required to be managed is the frequent tension between the desire to deliver services and to encourage participation (Streeten, 1997) in the genuine sense of the term.

3.4.2 The State in Women’s Development:
The role of the state in women’s development and in protecting women’s interests can vary from being highly conflict-ridden to that of a collaborative and supportive one. Charlton, Everett and Staudt (1989:177) point out that the state constitutes a normative order that expresses a particular conception of politics, of power, and of the goals and values of collective life. A statist strategy of participation is based on the assumption that there exists a consensus of interests between government and the people, and that the only acceptable situation is one of collaboration by the community with official policy (Hall, 1988:94). From this perspective, the state is
responsible for adopting policies that favour women and is an ally to women in their struggle against unjust social systems.

In the context of the Third World, women’s relationship to the state has often depended on policies that the state makes which affect the status of women (Datta, 2001:78) in the areas of employment, education, health, environment, political participation etc. Development projects with the rhetoric of an ideal social order and resource dependence on the state implicitly see the state as a potential ally. However, the theories of the ‘developmental state’ is gender-blind (Rai, 1996) and the discourse on empowerment, social justice and equality are not necessarily followed in practice. Raka Ray (1999:13) thus sees an ambivalent relationship between women and the state. On the one hand, the state is a fundamentally patriarchal institution that promotes the interests of men over women. In this role, the state not only reflects and bolsters gender inequalities; it also constitutes them through its practices. On the other hand, the state is also the guarantor of women’s civil and human rights, as it creates and changes laws that are crucial to protect women’s lives.

In the case of women, their direct relationship with the state is either through their individual experiences or through experiences of women’s movements representing their interests. Women’s movements give expression to women’s gender interests and make claims on the social and political systems. These claims can be either for asserting their rights within the prevailing feminine roles or transform the existing roles of women for asserting personal autonomy and equality (Alvarez, 1990:24). Thus, the state can potentially be a mechanism either for social control or for social change in women’s lives (Alvarez 1997:94).

Feminist theorists point out that women’s relationship with the state often start in their struggles ‘against’ the state. Even policies that are formed for women’s benefit may form the basis of these struggles. Rai (1996:15) identifies three features of the developmental state that Third World women have to confront in negotiating with the state. First, the state plays a transformative role as an agent of social and economic transformation. Through its constitutions, laws and legislation, it creates a framework

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7 The Developmental State facilitates development rather than directs development.
within which it seeks to change and develop societies. Second, ‘the ability of a state to enforce its laws and regulations depends upon the agendas of political and social movements and ultimately impacts upon the transformative project of the state. Implementation can depend upon the personal attributes of enforcers, e.g., ‘good’ or ‘bad’ judges, rather than the capacity of the state. Social movements often target the ‘soft’ sympathetic institutions or even individuals in official positions for their cause (Rai, 1996). Third, implementation of rules can be susceptible to corruption and working with the state is not always possible. This can bring women into confrontation with the state through protest and mobilisation.

Rai (1996:17) opines that women in the third world are often confronted by the state in its violent form through police brutality than in its humanitarian aspect of provision of services in health, education, childcare, employment etc. Women’s relationship is often through fighting state power, though it is the same power that can also provide protection to women through a court order. Thus, women’s relationship with the state takes various forms – ‘in opposition, in cooperation, through subversion not simply of rules but of articulated intentions of state forms, and through negotiations’ (Rai, 1996:19). In development projects that are funded and assisted by the state, there is ambivalence in its relationship to the community. Women or the primary stakeholders’ relationship depends on the autonomy and capacity of the individual to work in cooperation with the state. However, this cooperation, the embeddedness in civil society, can act against the interests of the politically marginalised groups of which women are one such group (Rai, 1996:14).

In the case of India, this issue is brought forth by Samita Sen (2002:463) when she says that the state in the Indian context has a dual and paradoxical attitude to the ‘women’s question’. On the one hand, it protects women by having a range of pro-women legislations, but it has a very poor record of implementation. It propitiates patriarchal interests through administrative pragmatism. Flavia Agnes (1997) has pointed out the case of India where progressive legislations against violence towards women have been passed, but they ‘addressed only the superficial symptoms and not the basic questions of power balance between men and women, women’s economic rights within the family and their status within the society. The solutions were sought within the existing patriarchal framework and did not arise from a new feminist
analysis leading to empowerment of women’ (Agnes, 1997:522). At the level of interpretation and implementation, the conservative notions of women’s chastity, virginity, servility and the concept of the ‘good’ and ‘bad’ woman in society are never questioned, and considerable emphasis placed upon the power of (or lack of power) of the state to formulate, legislate and enforce laws regarding equality between men and women (Agnes, 1997:522).

The strategy of autonomy and self-help for women, as advocated by some feminists, is based upon the assumption that the state bureaucracy is potentially open to claims for increased resources and power by women (Charlton, Everett and Staudt, 1989:154). In the words of Charlton, Everett & Staudt (1989:15):

‘The state reinforces female subordination, but it may also displace prestate forms of oppression (and thereby be historically liberating), aggravate or elaborate on those forms of oppression, or operate as a channel through which foreign domination occurs.’

Jackson (1996:491) points out that where the policy and project objectives differ from the claims of women, outcomes are likely to be closer to those of the more powerful bargaining partner, and the opportunities for subversion are easily available. If state power reinforces and legitimises the economic, political and sexual subordination of women, the NGOs that claim to help women can also contribute to such subordination. It depends on the nature of strategies adopted by the women and the NGOs to alter this subordination. From the managerial perspective, partnership arrangements have to be formed among all sectors of civil society. As Lewis maintains, ‘creating links between government agencies and NGOs may have implications for strengthening transparency in administration and challenging prevailing top-down institutional culture, both of which may contribute to the strengthening of the wider civil society’ (Lewis, 2001:78). At the same time, bureaucracy has to be re-oriented to become more transparent and responsive and learn to work in partnership with the people and their organisations. NGOs, however, may become caught in the ambiguous zone between the ‘bureaucratic world’ and the
‘associational world’, bringing confused roles and identities. Bureaucratic re-orientation and responsiveness are likely to bring these two worlds closer for the NGOs. For responsive behaviour, public sector reform strategies need to involve a change of attitudes (Schneider, 1995:17). What is required, according to Korten (1986:232), is a change in institutional culture so that all levels of the bureaucratic organisation are constantly attuned to the environment and alert to alternative courses of action.

Thus, it is important that we understand the nature of state-society linkages which could help women devise strategies vis-à-vis the state. To avoid incorporation, women should construct structures that of collective action that are not state and market determined, yet it is not possible to ignore them either. In examining issues relating to women’s development through state-led initiatives, there is a need to build on a combination of statist, feminist and developmental theories.

3.6 Conclusion:

Women’s participation and partnership in development interventions are a complex interplay of opportunities created from the outside by the NGOs and the state through the act of managing women’s social reality. The social reality of women’s lives plays an important role in their decision-making and participation in project activities. Patriarchy is an important ideology underlying this social reality. This is a term in which inequality and hierarchy are implicit, and women over whom such power and authority is exercised are socialized to suitably ‘fit in’. Prejudices coloured by patriarchy are inherent in many traditions. Where tradition rules institutions, cultures, social mechanisms, norms, and practices, it can become resistant to change and hinder women’s development and equality. Policy guidelines and discourses, agents and formal rules (project design) interact with such informal norms to sustain the status quo.

As far as poor women are concerned, all projects are outside interventions. Their participation in a project can make them self-reliant on the one hand, or leave them

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8 Salamon (2001:36) defines the associational world or movement as organised private voluntary activity, of structured citizen action outside the boundaries of the market and the state. This is the organised, private, non-profit sector that includes NGOs and other grassroots voluntary organisations.
dependent on the other. Rural women’s contribution to the economy has been through their reproductive and productive labour. Direct participation in project activities is expected to give them a new identity, improve their economic situation, and change entrenched, biased gender attitudes of society. When project performances vary, success or failure can be attributed to various agencies – to donor, government, field staff or beneficiary. Governments may attribute project failure to beneficiary resistance or NGO mismanagement; NGOs may cite government inflexibility or beneficiary ignorance; beneficiaries may cite lack of understanding of their needs. Individual and organisational capacities often interact with social and cultural factors in a particular context. They operate within a local level economic and political milieu that is pre-existing. Assessment of these factors will show why participation and partnership in a particular situation assume the nature that they do. These will be examined through women’s participation in RWDEP in India.
Chapter Four

The Indian Context and the Development Project

4.1 Introduction:

The existing context matters in how women, NGOs and other stakeholders contribute to the process of participation. The existing context refers to what is known as the societal structural framework, which includes the physical environment, the socio-cultural system and the institutional arrangements within which a project is located. There are three aspects to the contextual underpinnings of a development project in any particular area: inner, proximate and outer. The inner environment consists of the internal operations of a project’s planning and implementation unit, and the proximate environment includes project beneficiaries, participants and stakeholders, local authorities, donors and other groups. The outer environment, on the other hand, includes such things as the national economy and development, the political and legal system, the climate, topography, natural resources of the area, and so forth (Nolan, 2002:108). Section I of this chapter will discuss the outer environment or the broad context of Indian society within which RWDEP operated.

Development projects, again, are implemented in specific contexts and through the guidelines framed within the overall framework of the project ideology and philosophy. The development project, known as the Rural Women’s Development and Empowerment Project (RWDEP) was an example of one of the many development interventions by the government for women. Section II will examine the project ideology and the project objectives, and their outcomes for participation, partnership and social change.

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1 The proximate environment is discussed in chapter 6. The inner environment which deals with the internal operational aspects of a project is not a concern of this thesis.
Section I - The Indian Context

4.2 Development Programmes, People and Voluntary Organisations/NGOs in India:

From the inception of the First Five Year Plan in India (Government of India, 1952), various development programmes were undertaken in the rural areas of the country. The prominent among them, the Community Development programme laid stress on decentralisation of development efforts and gave a development administration whose focal point was the Community Development Block\(^2\) (CDB). When \textit{Panchayati Raj} (local self-governance) was first introduced, the normal procedure was to prepare village plans on the basis of requirements listed by the village councils and then to collect these plans at the CDB level and formulate CDB plans. These were later put together as district plans and the so-called plans were essentially collections of ‘self-needs’ of the people which were in the nature of ‘charters’ of demands (Rao, 1984:12). Intensive area specific agricultural programmes were undertaken only from the Second Five Year Plan (Government of India, 1956) onwards.

Since the Fourth Five Year Plan (Government of India, 1970), steps were taken in the direction of regional development. During the seventies, many area specific schemes like Drought Prone Area Programme, Small Farmer Development Agencies, Marginal Farmers and Agricultural Labourer Programme, Rural Industrial Development Schemes, Cash Scheme for Rural Employment, Rural Works Programme, Food for Work Programme and others were taken up. These had the twin objectives of employment and income generation. All these schemes had wide coverage in the countryside from the seventies onwards. The objectives of all these programmes had been basically to provide employment opportunities through creation and strengthening of rural infrastructural activities such as road works, construction activities, minor irrigation works, soil conservation, land reclamation, farm forestry, water supply and other durable community assets.

During the Sixth Five Year Plan in 1980s (Government of India, 1981), the Integrated Rural Development Programme (IRDP) was introduced to provide assistance through

\(^2\) A Community Development Block is an area demarcated within the district for administrative and development purposes.
a mix of subsidy and bank credit to families living below the poverty line\(^3\) in the rural areas, and for acquisition of productive assets and appropriate skills for self-employment. Two supporting components of IRDP were Training of Rural Youth in Self-Employment (TRYSEM, 1979) and Development of Women and Children in Rural Areas (DWCRA, 1982-83). In the latter, women were required to form groups of 10-15 members and taking up economic activities suited to their aptitudes and local conditions. DWCRA was the first effort at economic empowerment of women through the group approach; other women’s groups like, the mahila mandals and mahila samitis were mainly for social and welfare activities. However, bias in selection of beneficiary families, loose integration with other programmes, underestimation of income, lack of marketing opportunities and so on led to the poor performance of the programme in most places.

Two other rural employment programmes were, National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP). Both of them aimed at creation of assets as a means of providing long and enduring employment opportunities as well as a means of providing relief to the rural poor during the slack seasons. In 1989, NREP and RLEGP were merged into one programme, called Jawahar Rozgar Yojana (employment scheme). An Employment Assurance Scheme in 1993 promised to provide 100 days of assured employment to the rural poor during the lean agricultural season. In addition, various other housing, land allotment etc. schemes had wide coverage in the country.

From the Seventh Five Year Plan (Government of India, 1985) onwards, the official discourse of the Government of India recognised the need to bring about meaningful participation of the people in all phases of national development. It also acknowledged the need to fully exploit the creative potential offered by voluntary organisations engaged in development work. From the mid-1980s, the number of government programmes implemented through NGOs and the quantum of state assistance channelled to them increased significantly (Rajasekhar & Biradar, 2004:xv). With the economic reforms of 1991, the role of NGOs and voluntary

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\(^3\) The poverty line is constructed as an estimate of families' minimum consumption needs. Poverty lines are set to demarcate a group of families whose income or consumption is deemed too low in comparison to that of the general population. In India, it is calculated using consumer expenditure data.
organisations increased significantly in service delivery. The NGOs were expected to enter into contractual agreements with the governments to play service delivery role and NGOs in such a role broadly assumed the role of public service contractors (Korten, 1990).

In post-independence India, state-NGO relationships can be broadly categorised into three types during different periods of time (Sen, 1999b). From 1947 to the late 1950s, it was the era of cooperation; the 1960s and 1970s period was characterised by the emergence of antagonism; the 1980s and the 1990s was the era of increased state control and the search for a shadow state increased in this period. It consisted of designated role for NGOs in implementing the state’s development model, increased governmental funds for NGOs, diversification of the fields in which NGOs could implement projects, and initiatives to improve relationships with the sector (Sen, 1999b:346).

Other thinkers, such as, Farrington & Bebbington (1993) visualised the State-NGO relationship as that of reluctant partners. In the Indian context, PRADAN in 1996 perceived the relationship between the government and NGOs as ‘love-hate’ and/or ‘cat and mouse’ relationship. PRIA in 1989 called it ‘sweet and sour’ – sometimes sweet, sometimes sour and sometimes both sweet and sour. In 2004, Rajasekhar & Biradar (2004) maintained that the reluctant partners were coming together to work collaboratively. This was supported by the analysis that there was only a short period of government-NGO antagonism in India. Each of the actors has realised the advantages of the other and weaknesses of its own, and are coming together to work collaboratively (Rajasekhar & Biradar, 2004:xix). This close and apparently collaborative relationship between the two sectors has to be, however, viewed critically as it is an evolving process. The mushroom growth of NGOs and the fact that many NGOs regularly get blacklisted by the government for financial irregularities have brought disrepute to the sector. Moreover, to say that the

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4 ‘Shadow state’ refers to the non-profit sector, when they assume increasing responsibility for social service delivery and community development through decentralisation, privatisation and related processes.

5 Professional Assistance for Development Action (PRADAN) is a voluntary organisation in India.

6 Participatory Research Institute of Asia (PRIA) is a civil society organisation in India that undertakes development initiatives to positively impact the lives of the poor, marginalised and excluded sections of society.
relationship has come closer could mean that the problems faced by the NGOs in dealing with the government earlier have been reduced or disappeared\(^7\). Alternatively, either the NGOs are getting coopted or government’s negative attitude towards them is changing. These issues are part of the implementation reality of development in India.

As seen from the numerous programmes undertaken, the rural population in India have directly or indirectly participated in many government-initiated development programmes. In post colonial India, especially in areas that have come in contact with the interventions of the (modern) State, outside intervention in the form of programmes and projects are viewed by most people as harbinger of benefits. Due to their economic implications, development programmes have been one of the main planks on which politics and power have taken shape in postcolonial India. The poverty removal strategy allows for the State to use projects as a political rhetoric where the package of benefits could be shown as a gift from the highest political leadership. Through them the State seeks to establish legitimacy for its role as a provider of benefits. Partha Chatterjee (1997) has analysed how through the planning process in India, the State insists that all conflicts between particular interests admit of an economic solution. Chatterjee (1997: 291) maintains that, ‘a particular interest, whether expressed in terms of class, language, region, caste, tribe or community, is to be recognised and given a place and an allocation relative to all the other parts’ According to him, ‘…the demands therefore will be for a reallocation or a reassignment of priorities relative to other particular interests’ (Chatterjee, 1997:296).

Even projects implemented through consultations with NGOs and other interest groups are products of the State’s planning exercise. Competing demands may be voiced not only on the basis of permanent interest groups, but also on the basis of pre-existing cultural solidarities such as locality, caste, tribe, religious community or ethnic identity. Through the rational process of planning, the State tries to reconcile the demands of such seemingly ‘irrational’ politics (Chatterjee, 1997). But as Chatterjee (1997:296) points out, it is a political strategy to use planning as an instrument for producing consent for capital’s passive revolution. Thus, the

\(^7\) Rajasekhar & Biradar (2004:23) describe the problems faced by NGOs in their dealings with the government.
association of projects with economic capital means that in the context of a
development project initiated by outsiders, people’s expectations are heavily centred
on resources and credit. These expectations play a strong part in making choices to
participate or not to participate in a project by different groups of people. From the
perspective of the State, Kothari (1996:145) maintains that a development project can
be an instrument of the liberal democratic model based on accountability to the
people; or it can be an opportunity through which people can strive to develop people-
centred institutions that would promote social transformation. Either way, the State
continues to be a major mediator among contending groups, including the NGOs, in
India.

4.3 Government Initiatives for Women’s Development:
Since the Seventh Five Year Plan (Government of India, 1985), the Government of
India started to consider women’s development as a separate category. The
Department of Women and Child Development, Government of India was established
in 1985 at the national level as the nodal department to formulate policies and
programmes, enact legislations and coordinate the activities of agencies working for
women’s development. The Indian Constitution grants equal status to women in all
spheres. This has established the legal framework within which the Department of
Women and Child Development functions for women’s development. The State-level
Women’s Development Corporations were set up in 1986-87. In line with an
integrated approach to the empowerment of women and enhancement of the status of
the girl child, the Department has sought to change attitudes in the family, the
community and society towards women and the girl child and to mobilise these social
units to play their rightful role in creating a conducive environment for women and
girls. Various schemes and organisations, like, the Support to Training and
Employment, Balika Samridhi Yojana, Indira Mahila Yojana and Rashtriya Mahila
Kosh were established.

The shift from welfare to development took place during the Sixth Five Year Plan
with the National Perspective Plan for Women (1988-2000) (Government of India,

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8 *Balika Samridhi Yojana* is a project that aims to raise the overall status of the girl child through cash
and other incentives.
9 *Indira Mahila Yojana* is a project for organising women at the grassroots level.
10 *Rashtriya Mahila Kosh* is a national credit fund for women.
During the 1970s, the primary emphasis was on welfare and during the 1980s, it evolved to a focus on development. The Five Year Plans of the Government of India from 1990s onwards have marked a shift towards the empowerment approach to development by emphasising women as equal partners and participants in the development process. The Eight Five Year Plan (Government of India, 1992) recognised that ‘women must be enabled to function as equal partners and participants in development and not merely as beneficiaries of various schemes … Social, cultural and administrative constraints to the realisation of women’s full potential need to be removed and there has to be greater societal awareness of their contribution to national well-being’ (Government of India, Eight Five Year Plan, Section 15.5.1). This approach specifically laid emphasis on building women’s agency through the formation of women’s groups.

The Ninth Plan (1997-2002; Government of India, 1997) committed itself to empower women as agents of social change and development, providing an enabling environment for women as equal partners with men; and organise women into SHGs marking the beginning of a major process of empowerment. The approach to the Ninth Plan (Government of India, 1997) took two major steps towards gender justice: one, empowerment of women as a major plan objective; second, inclusion of a women’s component plan in the Plan of all central ministries/departments and of State Governments/ Union Territories administration (Lakshminarayan, 1999:72). The Tenth Plan (2002-07; Government of India, 2002) aims to continue with the process of empowering women through translating the national policy for empowerment into action with a three-fold strategy: economic empowerment, social empowerment and gender justice. Economic empowerment would ensure provision of training, employment and income-generation activities with the ultimate objective of making all potential women economically independent. Social empowerment aims at creating an enabling environment through various affirmative development policies and programmes for development of women besides providing them easy and equal access to all basic minimum services so as to enable them to realise their full potential. Gender justice seeks to eliminate all forms of gender discrimination and enable women to enjoy fundamental rights and freedoms on equal footing with men (Agrawal & Rao, 2004).
In addition to various welfare schemes and development programs, other measures for the development of women paved the way for their economic and social empowerment (Mishra, 1999; Singh & Srivastava, 2001). In March 1997, a Joint Committee of Parliament on empowerment of women was set up to examine measures for women’s equality (Verma, 2001). A more pro-active step toward empowerment was also taken through the 73rd Constitutional Amendment in 1992 to give political empowerment to women. It made it mandatory to reserve 33 per cent of elected seats in the three tiers of local government councils for women – at the village, block and district levels. In recent years, the National Policy for the Empowerment of Women (Government of India, 2001b) laid emphasis on the political, economic and social empowerment of women through the principle of gender equality.

4.4 NGO Initiatives for Women’s Development: The SHG Model of Development:
Voluntary organisations and NGOs\(^\text{11}\) have been providing relief and emergency services in India from pre-independence days. Sen’s (1999b) work on the background to the rise of NGOs in India highlights the influence of Christian missionaries, the Indian reformist middle classes and the ideas of Mahatma Gandhi, who emphasized the role of voluntary action in strengthening Indian development. As such, many of the NGOs have strong local cultural and historical roots which lie outside the Western ‘aid’ industry. After independence, these organisations matured into the consolidation of ‘Gandhian’ NGOs on the one hand, and caste, communal and non-communal organisations on the other (Khan, 1997:4). They all had some kind of developmental orientation and their services were basically on a community basis. During the 1960s and 1970s, new forms of NGOs emerged and these were different from the traditional Gandhian NGOs as well as those with religious affiliation. These organisations took up advocacy and began to emphasise ‘conscientisation’ and ‘empowerment’ of local communities and the poor. A wide range of women’s issues, such as rape and violence, were taken up as part of their efforts to influence public policies and practices. This focus moved to development in due course.

\(^{11}\) Literally, the term NGO denotes all organisations outside the governmental sector. In India, every organisation which is not part of a government and which operates in civil society is viewed as an NGO (Mohanty & Singh, 2001:21).
The self-help groups (SHG) are one such medium through which the NGOs today are working for economic and social empowerment of women. The SHG system was initiated by NGOs, such as Myrada\textsuperscript{12} in the mid-1980s (Fernandez, 1998) in India and it is now used for financial intermediation by the micro-finance institutions and by the commercial banks. The SHGs are informal small groups of not more than twenty members each. The groups are kept informal to minimise their association with bureaucracy and corruption, unnecessary administrative expenditure and profit constraints. The size of twenty is devised as any group larger than that would need to be registered under the Indian legal system, which might bring with it a whole range of regulatory constraints (Harper, 2002:179). After a group is formed, it starts collecting a fixed amount from each member regularly. For about six months, it only collects savings from the members; no loan is given to any member. During this period, the groups are expected to open a savings account with a financial institution which would like to extend credit. After accumulating a reasonable amount of resources, the group starts lending to its members. As the group members develop the experience of handling resources, understand the value of credit and the importance of repayment and accountability to the group, it can approach the financial institution for loans. The group becomes jointly liable to the bank for repayment and its responsibility in monitoring increases. This joint liability provides incentives or compels the group to undertake the burden of selection, monitoring and enforcement that would otherwise fall on the lender (Hoff and Stiglitz, 1990).

The required activities of the SHGs can be divided into three processes: regular, occasional and infrequent. Regular processes include meetings, savings, activities related to lending and borrowing. Regular meetings held by each group are important for group sustainability. Recording minutes, keeping accounts, opening bank account, and going to bank for deposit of collected amount are some of the regular processes. Women bring their weekly or monthly savings to these meetings for deposit, discuss proposals for loans, and take decision about members that need to go for training and other issues. Regular processes are guided by clear, formal practices.

\textsuperscript{12} Myrada, originally an acronym for Mysore Resettlement and Development Agency, is now the accepted name for an NGO in Karnataka. Apart from directly managing rural development projects in three States of India, it is also engaged on a long term basis in capacity building of other institutions involved in rural development.
Occasional processes include training and participation in joint activities geared toward fulfilment of practical interests. Training and participation in inter-departmental activities organised by the NGO, like, exposure visits, themes camps etc. are occasional processes in which women participate. Visits from monitoring agency, researchers, auditors and others also fall into this category. Infrequent processes include acts relating to social movements or social change that are oriented to strategic interests. Such activities involve, running for elected offices, peace building efforts in times of conflict, help to distressed member or other villager, overseeing government programs, fighting against the alcoholism of husbands and other male members in the village and so on. From the point of strategic needs, such socially empowering activities are important, but they are informal and take place infrequently.

In India, NGOs play an important role in linking the SHGs to banks. According to one estimate (Sa Dhan\textsuperscript{13}, 2001), NGOs have promoted about 80 percent of SHGs linked to banks. However, NGOs usually do not play a financial role. The primary task of the NGOs is to develop the groups to reach maturity and the NGO workers have to ‘enforce’ the rules for reaching maturity. They promote and train the groups, and assist them through the qualifying process of saving and internal lending. The groups are introduced to a bank to open a savings account, and later to take a loan. The NGO may remain heavily involved, assisting the members to manage their affairs, and possibly promoting higher-level clusters and federations of SHGs, or it may withdraw and work with other groups. By April 2001, some 285,000 SHGs had taken loans from 41 Indian commercial banks, 166 regional rural banks and 111 cooperative banks. According to NABARD\textsuperscript{14} forecast, by 2008 about one million SHGs would be taking loans from banks, with a total membership of about 17 million people (Harper, 2002:177).

\textsuperscript{13} Sa-Dhan is an association of Community Development Finance Institutions in India and was founded in 1999 by SEWA Bank, BASIX, Dhan Foundation, FWWB, MYRADA, RGVN, SHARE and PRADAN.

\textsuperscript{14} The National Bank for Agriculture and Rural Development (NABARD) is India’s apex bank for rural development. It is accredited with all matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India.
Kim Wilson (2002:223) identifies four stages through which a group has to travel in its path toward financial development - savings, inter-lending, linkage and sustainability (see Appendix H). These are also the processes through which a group has to travel before it is considered mature. Following this classification, the social development (the process of enhancing social, political and psychological development) in an SHG’s life is identified to proceed through three stages: forming, functioning and sustainable. Groups that have started saving, inter-lending and deal with bank loans can be said to have moved from the forming stage to the functioning stage. Within the formal rules of SHG formation and bank linkage, groups have to accumulate sufficient experience in inter-loaning and account keeping before they are eligible for bank loans. The functioning groups are the ones that have started inter-lending at the minimum. These groups supposedly help in social development through knowledge of organisational functioning, women’s physical and mental well-being and experience in economic as well as non-economic activities. Sustainable groups give wider exposure to women through their links with clusters and federation – the ultimate philosophy of group sustainability (See Section 4.7, Chapter 4).

Direct policy advocacy and developmental works undertaken by NGOs are different from the wider phenomenon of social movements concerning women’s issues. But they are inter-related, as policy advocacy can be considered to be one of the many strands of a movement. The adoption of group model, like the SHGs, mahila mandals (women’s groups) and others for women’s development represents a form of women’s collective action. It incorporates feminist discourse by taking up gender issues that represent the Indian women’s movement. These issues are, alcoholism, male violence and dowry deaths, rape and sexual harassment. Participation in such collective activities is expected to not only improve women’s quality of life through improvement in economic resources, it is also expected to transform their subjectivities as women and form new identities.

15 Inter-lending refers to the act of giving small loans to the SHG members from the group’s internal fund.
4.5 Role of Financial Institutions in the SHG/Micro-Finance Sector for Women’s Development:

In India, there is a long history of the government-sponsored poverty alleviation programmes that are implemented through coordination with the banking system. The Indian banks have over 70,000 branches in the rural areas. The regional rural banks were established in Oct 2, 1975. Their main objectives are, to provide credit and other facilities particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs so as to develop agricultural trade, commerce, industry and other productive activities in the rural areas. The banks are also compelled to direct a substantial proportion of their credit to the so-called priority sectors and weaker sections. The SHG linkage system is ideal for banks, as any branch can do business with one or a number of SHGs without making significant changes to its operating procedures. As such, the banks have taken up the project of lending to the micro-finance sector enthusiastically. The annual report of NABARD (2004-2005) gives the following break-up of the cumulative number SHGs that have been credit-linked:

Table 4.1: SHG-Bank Linkage Programme

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of SHGs financed</th>
<th>Number of SHGs re-financed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>2,63,825</td>
<td>2,13,213</td>
</tr>
<tr>
<td>2002</td>
<td>4,61,478</td>
<td>3,40,131</td>
</tr>
<tr>
<td>2003</td>
<td>7,17,360</td>
<td>4,93,634</td>
</tr>
<tr>
<td>2004</td>
<td>10,79,091</td>
<td>6,11,043</td>
</tr>
<tr>
<td>2005</td>
<td>16,18,476</td>
<td>8,24,888</td>
</tr>
</tbody>
</table>

Cumulative Progress (as on 31 March 2005)


4.6 Contemporary Social Movements in India:

Group-oriented development efforts for women are also intimately connected to social movements aimed at improving women’s rights and status. All movements for women’s equality and status all over the world have been rooted within or have been the result of movements for democratic rights, people’s rights, human rights and basic equality for human beings. Sen (2002:460) maintains that the recognition of gender as
an issue powered the post-colonial women’s movement in India and it is supported by the feminist critiques of development and women’s studies in the academy. It is not uniform due to differences over how women’s issues need to be managed and the analysis of the roots of women’s oppression. While feminists have stressed sexual contradictions, Marxist orientations have stressed the more general or class contradictions. Some feminists (including Marxists) brought forward the concepts of ‘patriarchy’, but liberal feminists prefer the term ‘gender’. Urvashi Butalia (2002:208) concludes that the spine of the women’s movement consists of two strands. One, the activism of the autonomous or non-party affiliated women’s groups; second, the left-party oriented groups.

Women have mobilised to protest against domestic violence, legal discrimination, rising prices, prohibition of liquor and so on. A significant starting point was in the mid or late seventies when several issues of violence, including rape, became significant for women activists. Rape is a reality for women in both the rural and the urban areas, and it is a matter of personal security and concern. Another key issue taken up by the women’s movement is dowry and murder of young women. Other issues of concern are child marriage, female infanticide, sexual abuse, domestic violence, male alcoholism and so on. Citing examples of the anti-arrack movement in Andhra Pradesh and the total literacy mission in Himachal Pradesh, Dreze and Sen (1996:20) maintain that expansion of women’s agency and the gradual transformation of gender relations associated with it are emerging as one of the most powerful forces of social change in contemporary India. However, dealing with the myriad problems emerging from women’s specific issues became complicated. For example, in the case of violence, the activists came to realise the complexity of women’s own complicity in the perpetration of violence against themselves. This is due to the fact that many gendered behaviours were internalised as natural by the women and were not understood to be the product of power relations (Goetz, 2001:40). At the same time, there are difficulties for women, both practical and otherwise, of leaving relationships that often combined love and caring with violence (Butalia, 2002:221).

Participation in movements can enable women to gain the skills, self-esteem and mutual support needed to engage in more formal political activities. Calman (1992) points out that participation in movements may be the first step toward empowerment
in civil society and toward a more powerful engagement with the State. The small local groups, in the form of self-help groups, form the grassroots of these movements. The self-help model incorporates many of the issues taken up by the social movements that seek to create a (political) sphere that is ‘directly controlled by the community rather than the state, and share the belief that the way in which change is pursued will largely determine the result’ (Calman, 1992). Viewed from the perspective of the contemporary women’s movements, these groups fall under the ‘empowerment’ wing (Calman, 1992:15) of the movement that seeks to promote self-reliance for women. The empowerment wing aims at the personal and community empowerment of poor women in both urban and rural areas. There is an attempt to create organisational forms in which women become empowered psychologically and socially. Participating in decision-making, raising consciousness, creating mutual interdependence and group solidarity, developing skills, self-confidence and assertiveness are seen as integral to the process of empowerment.

The SHGs often have the explicit objective of mobilising women for equality. Women are organised as collectives towards the overall goal of achieving gender equality as well as sustainable, comprehensive community development (Purushothaman, 1998:80). In the Indian context, Veena Mazumdar (1986:24) maintains that this equality has to be seen not only for improving the status of women in the family, but in the society as a whole. The dominant relationships that lead to the subjugation of women should give way and there should be a total reconstruction of society – an ideological commitment to the cause of women’s social equality.

In addition to the women’s movement, another social movement of significance in contemporary India is the *dalit* movement. *Dalit* philosophy and consciousness have grown to assert their identity based on a new form of radicalism (Kothari, 1997:447). The impetus to challenge the hegemony and validity of Hinduism is part of the very logic of *dalit* politics. This form of caste consciousness has found the secular approach to social transformation wanting and define ‘Hinduism’ as an oppressive class/caste/patriarchal force. The *dalit* movement, based on ex-untouchables and widening to include non-*brahman* castes of many southern and peripheral areas, has

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16 The *Dalit* movement is the organised resistance of the ex-untouchables to caste oppression.
brought forward an ideological challenge to Hinduism. Kancha Ilaiah (1996) is eminent in theorising the role of both patriarchy and caste. A Punjabi dalit, Kanshi Ram, developed a political party called the Bahujan Samaj Party, with its base mainly in north and north-west India and an ability to cut drastically into the taken-for-granted vote banks of the Congress (Omvedt, 1995).

Dumont (1988) highlighted the essential principle of the caste system in India in terms of hierarchy and it was based on the notions of purity and pollution. Gupta (2004) maintains that ritual dominance in no way determines the nature of caste interactions in contemporary India today. Untouchable castes that were once considered supine and docile are now militant, aggressive and fully conscious of their power and rights in a democratic polity. According to Gupta (2004), ‘Where there was once a seeming tranquillity of caste relations ordered by a status hierarchy (howsoever localised in character), we now have a plethora of assertive caste identities, each privileging an angular hierarchy of its own’. Castes, whether general, scheduled castes or others, have become proud of their identity (see Appendix I).

At the societal level, caste is an important factor along with class and religion. Murthy (2004) has pointed out how caste, class and gender interweave in India, shaping the work women can do, the resources they can access, and the power they have in society. These complexities and differences among women at the village level have implications for their different interests. As such, even though the specificity of women’s oppression within a patriarchal structure is accepted, the Indian women’s movement is forced to address different forms of women’s oppression and analyse how these are linked to other oppressive forces in society (Omvedt, 2004:181). As a result, the movement has not become one, large, comprehensive movement.
Section II: The Development Project – Ideology and Partners
The development project, known as the Rural Women’s Development and Empowerment Project (RWDEP) was an example of one of the many development interventions by the government for women. It was implemented in six states of the country as a centrally sponsored scheme through the Department of Women and Child Development, Government of India. The implementation period for the project was from 1999 till 2005. This section will examine the project ideology and the project objectives, and their outcomes for participation, partnership and social change.

4.7 The Project Ideology and Participation:
Implemented in several states of India and renamed as Swa-Shakti, RWDEP was designed to commence a long-term process to improve women’s economic and social status. The name of the project Swa-Shakti originated from a blend of two Sanskrit words, ‘Swa’ and ‘Shakti’. ‘Swa’ means ‘self’ and ‘Shakti’ connotes the dual meaning of ‘feminine’ and ‘power’. In this order, the nomenclature ‘Swa-Shakti’ for Rural Women's Development and Empowerment project (RWDEP) conveyed the vision of the project that was to transform the rural women into self-empowered individuals through the creation of an environment for social change.

Through the concept of Swa-Shakti combined with the adoption of the self-help group (SHG) model in the project, the primary motivating philosophy of the project was self-help and self-reliance (World Bank, 1997:87). The policy guidelines of Government of India (2001b) specifically outlined government’s role in creating opportunities for women. The Empowerment Policy of Government of India, 2001 recognised the need for social change through women’s economic and social empowerment (Government of India, 2001b). This involved strengthening the micro-credit mechanisms to ensure easy credit to poor women and creating opportunities for

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17 The total cost of the IFAD initiated and the World Bank co-financed project was USD 45.0 million of which USD 38.7 million was equally shared by the Bank and IFAD (World Bank, 1997:25). It was sanctioned as a Centrally Sponsored Project with an approximate cost of Rs.1912 million to strengthen the process of, and create an environment for empowerment of women in the six States of Bihar, Haryana, Karnataka, Gujarat, Madhya Pradesh and Uttar Pradesh. Under Centrally Sponsored Schemes, the State Government and Union Territories Administration receive 100% assistance from the Government of India over and above the committed liability of the respective State Government and Union Territories Administration. Under the project, about 12,000 Self Help Groups (SHGs) of women were to be organised in a span of five years (World Bank, 1997:25).
equal access of women in various areas of life (social, political and economic). In other words, it aimed to create an enabling environment helped by the state, NGOs and other organisations where women would have a positive self-image and be able to realise their potential. Such an approach had the undertones of a process of participation and empowerment that was directed toward women’s own efforts to promote development. From this perspective, when people participate, they must get the opportunity to participate not as clients of the organisations that assist them, but as active citizens and equal partners in the process (World Bank, 1997:3). Participation in such a development project thus had to become a catalyst for changing existing power relations through the efforts of both the facilitating organisations and the participants themselves. Through awareness of their rights and self-empowerment, women were expected to make changes in the patterns of decision-making, make improvements in their economic condition and social status.

The overall objective of RWDEP was designed to strengthen the processes that would promote economic development of women and create an environment for social change (World Bank, 1997:12). The project aimed to change gender and power relations through fulfillment of both practical and strategic needs of women. The specific objectives of the project were designed around women’s practical gender needs. They involved establishment of women’s self-help groups and providing them with access to resources. This was expected to increase the incomes of poor women through their involvement in income generating activities and improve their access to better health care, education and labour-saving facilities. There was also the attempt to sensitise and strengthen the institutional capacity of the support agencies (government, NGOs and banks) so that they were able to proactively address women’s needs.

The principles underlying the project objectives, however, aimed at fulfilling women’s strategic needs. The empowerment approach valorised NGOs’ facilitative role and the promotion of women’s agency for self-development. This was to occur through building:

(i) self-reliance and self-confidence of the women’s groups, with support agencies working consciously towards withdrawal;
(ii) sustainability of the groups with emphasis on the importance of the quality of group formation;

(iii) ownership and control by the women so that they determine the form, nature, content and timing of all activities undertaken by the self-help groups; and

(iv) accountability for all project actions to the self-help groups (World Bank, 1997:13).

The Staff Appraisal Report on RWDEP (World Bank, 1997:45) grouped the project benefits in terms of immediate benefits and longer term benefits. Immediate benefits centred around the ability of the women in the SHG’s to control their income and plan their own development, improve their management and technical skills, improvements in their health, and strengthening the capacity of the key support agencies to provide services. Longer term benefits include increased self-reliance and self-confidence, ability to mobilise various public and private sector benefits and improvement in their social status in the family and in the community. Both immediate and longer term benefits corresponded respectively to women’s practical and strategic gender needs. RWDEP was an innovative project in its efforts to combine both the practical and strategic gender needs of women.

Incorporation and recognition of both practical and strategic needs of women meant that RWDEP tried to combine gender needs with the transformative role of participation. The discourses of development at the project, state and NGO levels in India identify the capacity of participation to lead to more equitable growth opportunities for women (World Bank, 1997:3). The Eighth Five Year Plan (Government of India, 1992) of the country emphasised women as equal partners and participants in the development process. This acknowledged the significance of transformative participation and it indicated a shift away from the welfare-oriented approaches to women. Though RWDEP recognised the need to address issues of gender bias and the social constraints facing women, it adopted the women-in-development (WID) strategy in the belief that economic empowerment would in turn lead to social empowerment. It believed that ‘expanding women’s economic opportunities and increasing the income they control results in greater economic efficiency, improved child health and nutrition, and reduced poverty’ (World Bank,
The project philosophy focused on building women’s institutions in the form of women ‘owned’ affinity groups that will provide mutual support to members and confidence to strive collectively for social change (World Bank, 1997:12). It also incorporated elements from the GAD perspective as it allowed flexibility to ensure that project activities responded to the variations in socio-cultural situations between different states of the country (World Bank, 1997:13). By doing so, it acknowledged the need to change the structurally constituted gender relations and the need to lead to ‘a change in the mind-sets of the people, men and women alike, and their attitudes towards issues of gender equality in different spheres of life’ (Agrawal & Rao, 2004:197).

4.8 The Project Stakeholders and Partnership:

The administration of RWDEP involved interactions between various agencies at different levels for achieving the twin objectives of economic and social empowerment for women. The Department of Women and Child Development (Government of India) was the overall coordinating agency for the project. The Central Project Support Unit, working under the Government of India at the national level provided necessary support to the department and helped to maintain and strengthen the decentralised nature of the project. Within the states, the State-level Women’s Development Corporations (WDCs) were the executing agencies. The WDCs had state project monitoring units in the state headquarters and districts implementing units located in each project district. The district units had a District Project Manager with few staff to manage the implementation of the project in his/her area.

There were numerous stakeholders at various levels involved in implementation of the project. Participation of the stakeholders was structured through mobilisation and contract. At the grassroots level, participation in the project was initiated by mobilising women to become members of the SHGs. The primary stakeholders, that is, the SHG members were to constantly interact with the various institutions through which they had to work for their own economic and social empowerment. Their first interaction for project purposes was with the implementing NGOs. The participating NGOs were responsible for identifying the women participants through a consultative process with the communities. These NGOs were contracted by the government to
provide the services to form and support the self-help and they played a key role in
mobilising the poor women in the communities. They had to nurture the groups
through on-going support and guidance in conducting SHG meetings, maintaining
records, establishing linkages with the lending institutions for loans, training and
marketing of products, involving them in social change activities and so on. Thus, the
NGOs were engaged in building the capacity of new and existing SHGs through
training and awareness-building. In addition, they had to assist them to establish a
track record of sound credit management and make them viable clients of the lending
institutions.

At the district level, a District Project Coordination Committee was formed to ensure
that support of the line departments and banks was available to the SHGs. This
Committee also had to take steps to plan the support services required, to review
progress made and to resolve implementation problems. The Committee was chaired
by the District Magistrate or his/her nominee. A Cluster Level Working Group was
also required to be established for a cluster of around 20 villages comprising SHGs
and NGO representatives, line department officials, bank managers and elected
representatives. Other organisations that interacted with the SHGs at the grassroots
level were the local self-governance councils or panchayats institutions, village level
departmental officials, rural and commercial banks, training agencies and evaluation
agencies. The NGOs were the main intermediary link that brought the various
stakeholders together. Thus, the NGOs and the SHG members formed the core
stakeholder group at the implementation level. Please see Appendix E for a
diagrammatic representation of an SHG and its linkages and Appendix F for a
representation of the institutional arrangement for project management of RWDEP.

The World Bank (2001) and IFAD (2003) recognise the need for multi-stakeholder
partnership in development projects. The World Bank recognises the importance of
social capital among stakeholders and this has implications for grassroots partnership.
systems, local organisations and networks of the poor as different dimensions of
social capital. These can be in the forms of bonding, bridging and/or linking social
capital\textsuperscript{18}. Bonding and bridging social capital in local organisations is necessary but insufficient for long-term development. The creation of linking capital through the external support of NGOs and others is essential. The World Development Report (World Bank, 2001:130) maintains that linking social capital built through NGO facilitation must be based on relationships of trust and partnership. Bridging capital matters more when relationships concentrate more on structural aspects than on cognitive ones, though bridging starts with existing level of trust in NGOs and others. Bonding, bridging and linking social capital can increase the voice and opportunities of poor people. This had important implications for the participants of the project (that is, RWDEP).

Within the project context, RWDEP recognised the need for ‘partners’ and visualised teamwork involving multiple stakeholders. According to the Staff Appraisal Report (World Bank, 1997:106), ‘As NGOs participating in the project would be part of a larger effort involving other NGOs, government officials, private sector institutions and others, the NGO should be able to interact smoothly with and be part of a team’. This viewpoint extended to include NGOs as partner organisations to assist the government in the delivery of development services. The concept of partnership envisaged in the project philosophy, however, did not extend to include people and associations that were not specifically contracted to deliver services. Project guidelines are important in shaping the manner in which existing bases of social capital are used or new norms and levels of trust are developed. The project guidelines, however, did not mention the necessity of forming relationships at the grassroots level or in building trust between the NGOs and the people.

Under RWDEP, the SHGs consisted of 10-20 members and they were not required to be formally registered. As informal grassroots organisations, they represented the capability to generate social capital at the local and micro-levels in the form of horizontal and hierarchical relations among individuals, groups and organisations.

\textsuperscript{18} Bonding social capital refers to the strong ties connecting family members, neighbours, close friends and business associates; bridging social capital refers to the weak ties and horizontal connections between individuals from different ethnic and occupational backgrounds; linking social capital consists of vertical ties between poor people and people in positions of influence in formal organisations (banks, agriculture extension offices, the police) (World Development Report, 2000/2001:128). Bonding relationships strengthen links between people, facilitating forms of intra-group interaction and collective action (Bebbington & Carroll, 2002:237).
While bonding capital relationships would strengthen the relationships among the women, bridging capital would strengthen the links between the groups, and between groups and other actors and organisations. Linking social capital was to be built by the NGOs with the State, with other agencies and through formation of clusters and federation of the SHGs. The project guidelines envisaged that sustainability of groups was to be enhanced by the formation of cluster-level federations of groups\textsuperscript{19}, as that would smoothen the process of NGO withdrawal, provide another organisational entity to take on issues that could not be resolved at the group level and involve women in projects relating to longer-term issues of broader significance. Cluster-level federations could also contribute to improving savings and loan recoveries, resolving conflicts and cases of financial mismanagement in groups, mobilising government programmes, and addressing the common social and economic needs of villages in the cluster. In some cases they could even act as financial intermediaries for mobilising capital from some groups and channeling it to others. Federation membership could also give the groups a sense of belonging to a larger organisation.

At the grassroots level, the State played a significant role in implementation. The stakeholders were coordinated through the Coordination Committee mentioned above. In adopting the approach of partnership, the State or the dominant partners presumably accepted the notion of ‘equality’ toward the less dominant ones. The shift in rhetoric to bottom-up participation in development practice has given rise to a ‘trend towards seeing women as equals, as agents and beneficiaries in all sectors and at all levels of the development process’ (Pietila and Vickers, 1996). Whether the mechanism adopted through RWDEP was sufficient to achieve any form of ‘power with’ the primary stakeholders depended on the rules and the practices of the development project.

The SHGs within the project context represented partnership at two levels: first, at the organisational level, that is, the relationships among the NGOs, SHGs, monitoring agency and others. Second, they represented partnership at the individual level, that is,\textsuperscript{19} The project was envisaged to facilitate the formation of clusters of 15-25 SHGs and associations of 4-8 SHG clusters. The emergence of clusters and associations among the mature groups would be to provide on-going support, networking and exchange ideas. Formation of such associations and federations were expected to play an important role in the sustainability of the SHGs and help in replication of the SHG concept (World Bank, 1997:109).
among the individual SHG members. Activities undertaken within the project that had implications for social capital and grassroots partnerships constituted two categories. First, it was the provision of services by the external agents, bank linkage and representation at the State level. Second, it was the development and self-reliance of the women through observance of the SHG rules and procedures and participation in savings, economic and non-economic activities. The degree of partnership depended on the power acquired by the women through participation in various activities within the two categories.

Both accountability and legitimacy have implications for women’s ability to gain power as partners. The accountability of the external agents to the women depended on the type of services provided and the satisfaction of the recipients. The World Development Report (World Bank, 2004:48) recognises the relationship of accountability that connects client or primary stakeholders to the frontline service providers as ‘client power’. This is based on transactions through which clients express their demand for services and can monitor the providers. Client power can be increased through improved opportunities and information and participation in the form of grievances and complaints. Through training, awareness raising and access to opportunities, women’s ‘power to’ and ‘power with’ can be enhanced. Citizen power refers to the power exercised over institutions of governance; a form of ‘power over’ and it goes beyond exercising power through the ballot box (World Bank, 2004:85). Both citizen power and client power strengthen voice in service delivery, can reduce corruption and increase access to information. On the other hand, the willingness of the women to participate in the project was a sign of the legitimacy accorded to the NGOs’ mobilisation and facilitation skills. The willingness and ability can only come through women’s self-consciousness and internal power of ‘power within’.

Partnership within the project context, thus, became an act of establishing relationships, building different forms of social capital and enhancing the power of the SHG members. These have corollaries to women’s ability to exercise ‘power over’, gain ‘power to’ do and develop ‘power within’ and ‘power with’ to become agents of development.
4.9 The Project, Participation and Social Change:

The adoption of the transformative aspect of participation made empowerment a process of social change for RWDEP. One of the general objectives of the project was to strengthen processes that create an environment for social change (World Bank, 1997:12). The overriding emphasis was on women’s agency through institutional capacity building and facilitative support mechanisms. The project objectives visualised that once the SHGs became self-reliant, the members would be able to change their subordinate and discriminatory position in the project and village context.

In a development project, the positive role of social capital is in facilitating collective action for the benefit of the primary stakeholders. Social capital is important not only in terms of access to economic power. It is significant in developing social power that will reduce the social barriers to participation of the poor, and create an environment in which they have greater opportunity and security. When women are able to participate and partner, the discriminatory practices associated with their gender are expected to diminish. As the World Development Report (World Bank, 2000:131) maintains, ‘Reducing gender-based social barriers requires changing deep-rooted beliefs about appropriate gender roles, as well as taking action to ensure greater gender equity in the functioning of formal public institutions’. The Bank’s institutional and efficiency approach to empowerment defines it as follows:

“Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (Narayan, 2002:14).

In consonance with the World Bank’s position on empowerment, the project incorporated empowerment as control and making decisions over resources. Narayan (2002) recognises that powerlessness is embedded in a culture of unequal institutional relations. So, empowering requires the removal of formal and informal institutional barriers that prevent the poor from taking action to improve their wellbeing and that limit their choices. There are four key elements of empowerment: access to information, inclusion/participation, accountability and local organisational capacity. Narayan (2002: 21) further maintains that while the first three are important, it is the last that holds the key for empowerment. It is through local organisational capacity
that the poor will be able to have their voices heard and their demands met. Local organisational capacity refers to the ability of people to work together, organise themselves, and mobilise resources to solve problems of common interest. Within the project discourse of RWDEP, access to resources was seen in terms of access to credit at the individual level and the access and right to manage an asset, such as, a community building at the group level. The SHGs are a form of local informal organisation of women and through participation in these organisations, women were expected to be able to change the social and economic conditions detrimental to their development.

The type of social change that RWDEP aimed to bring in had been captured by an illustrative strip published in the *Swa-Shakti* newsletter (Government of India, 2002b). (Reproduced in Appendix G). The themes that permeated the philosophy behind all project activity and practices were self-reliance of the women’s groups, sustainability of the groups, ownership and control by the women, facilitation by project functionaries, and accountability of all project actions to the SHGs. Thus, self-reliance, sustainability, control, facilitation and accountability were the key words for women’s development through RWDEP.

Social change in RWDEP was visualised from three angles – first, through awareness of women’s own subordinate position, that is, self-power. Second, through access to material resources, that is, economic power. Finally, through attitudinal changes in others (gender sensitisation) in the form of social power. The IFAD (2003:13) stresses the need to ensure that partnerships with civil society organisations help to address women’s rights holistically and contribute to building the self-reliance of women’s groups and community-based organisations. In addition, men, the wider community and leaders have to support attitudinal changes toward women’s role in society. Social power for women becomes significant when it is recognised that group formation and mobilisation of women has to go hand in hand with consciousness-raising among men (IFAD, 2003:15).

The emphasis on consciousness-raising shifted the project philosophy of RWDEP from poverty-alleviation and financial sustainability to the feminist empowerment paradigm. Linda Mayoux (2001b, 2002) maintains that organisations like the SHGs
can be influenced by several competing paradigms, such as, the feminist empowerment, the poverty-alleviation or the sustainable livelihood paradigms. The poverty alleviation and sustainability paradigms underlie many poverty-targeted community development programmes that target the removal of female-centred poverty. These programmes are based on the principles of 'self-help' to build sustainable livelihoods and sustainable communities on the consideration that women are primarily responsible for household well-being. The sustainable livelihood paradigm targets women on the grounds of high female repayment rates and the need to stimulate women's economic activity as a hitherto underutilised resource for economic growth. The feminist empowerment paradigm goes beyond all these to address gender equality and the rights of women. These paradigms do not necessarily correspond systematically to any organisational model but may co-exist in an uneasy tension. Both efficiency and empowerment co-existed in the project philosophy of RWDEP (WID & GAD). However, it is necessary to go beyond the poverty-alleviation and financial self-sustainability paradigms to the feminist empowerment paradigm which looks at social changes in terms of the transformation not only of gender relations, but all power relations and dimensions of inequality throughout society (Sen and Grown, 1987). The feminist empowerment paradigm can indicate the ability of SHGs to transform group power into a form of social power. This power can have wider implications for women in bringing social change.

4.10 Lessons learnt from the pilot project in Tamil Nadu:

The project design of RWDEP drew on the experiences and lessons learned from the IFAD-supported Tamil Nadu Women's Development Project in India. The completion evaluation of the Tamil Nadu Women's Development Project took place in late 1999. The project had aimed to bring about the social and economic betterment of women through the core mechanism of the women's SHGs. These groups were set up with both financial (saving and lending) and community action objectives. Four of the main processes that could lead to women's empowerment, as defined by the IFAD (1999) evaluation, were changes in women's mobility and social interaction; changes in women's labour patterns; changes in women's access to and control over resources; and changes in women's control over intra-household decision-making.
The evaluation of the project by IFAD (1999) noted considerable social impact of the project on women, especially in well functioning, homogenous groups of very poor women. Women participating in such groups reported a greater degree of self-confidence, greater mobility, and greater ease to visit banks and to converse with different officials visiting the village, compared to what was the case before group formation. Positive changes had occurred in women’s mobility and interaction, indicating some form of increase in their ability to establish new relationships. Women had become more mobile and begun new interactions with a range of officials. Changes in women’s labour patterns were, however, mixed. Workload increased for most of the women and income-generating activities within the house continued to be managed by men (presumably husbands). The evaluation noted that many women may simply have gone from undertaking paid work outside the home to becoming unpaid family labourers (in male-managed enterprises). Home-based work need not necessarily be unempowering if women can have control over their income (Kantor, 2003). At least self-employment allows women the possibility to have better working conditions, save on travel time, and be able to more effectively combine reproductive and productive roles.

The evaluation (IFAD, 1999) also looked into women group members’ access to non-loan-related resources and benefits, and particularly to common resources. A number of the groups undertook activities that would give their communities better infrastructure or services, for instance in water supply, child-care facilities, health care services and improved roads. In this sense, the women through the groups played a key role in promoting changes in collective access to resources.

4.11 Conclusion:

RWDEP originated from scaling-up of the pilot project in Tamil Nadu, India. Scaling-up involves the expansion of the scope of the project to different areas. That means it operates in different contexts and circumstances, thereby leading to differences in the type, nature and quality of participation for both the beneficiaries and the NGOs. In the case of the Tamil Nadu project, it was noted that at least in the latter phases, the project acted not as just a credit-cum-subsidy project, but as a genuine process of empowerment (IFAD, 1999). Women’s interactions with outsiders increased and they had greater mobility. Another important finding was also related to the ability of the
participating NGOs to bring in the intended changes. A clear relationship was distinguished between the strength and sustainability of the groups and the philosophy of the promoting NGO (World Bank, 1997:105). As such, in the case of RWDEP, it was assumed that with the right orientation or belief in the philosophy of self-reliance and empowerment, NGOs will be in a better position to facilitate the process of genuine participation. In the context of the research undertaken for this thesis, the following chapters will examine the different forms and meanings of participation for women and the role of the NGOs in two different parts of the country.
Chapter Five

The Research Design and the Fieldwork Sites

Section I: The Research Design

It has been mentioned above that the research for this thesis is based on seven months of fieldwork in 2003-2004 in the Indian states of Karnataka and Haryana. The fieldwork was done in Sonipat District (Haryana) during December, 2003 and February-March, 2004 and in Kolar District (Karnataka) during April-May, 2004. Prior to that, an exploratory field trip was made to the two areas and the relevant project officials were contacted between December, 2002–January, 2003. Key participants in the field study were members of SHGs formed under the World Bank assisted and government-initiated project (RWDEP), NGO officials, other officials involved in project implementation, few male members in the villages and various prominent individuals from the community. The methods employed included, focus group discussions, individual interviews, informal discussions, document analysis and direct observation.

5.1 The Research Problem:

The central research problem of the thesis is to examine the nature of women’s participation and partnership in the development project in India, the manner in which they were experienced by the women, and to examine how and why the nature of participation and partnership varied in the development project\(^1\). The objective of strengthening processes that would promote economic development of women and create an environment for social change does not always lead to genuine participation of the beneficiaries and partnership with other stakeholders. The aim is to understand the processes of participation and partnership in the development project through an examination of the beneficiaries’ feelings, the institutional arrangements and practices involved, the context in which they had to function and the social structure that impacted on the processes.

\(^1\) The word ‘development project’ here refers to RWDEP (Rural Women’s Development and Empowerment Project).
The specific research issues to be examined in the context of the self-help groups formed under the development project were:

a) The nature of participation: This involved the examination of:
(i) Who participated
(ii) Why they participated
(iii) How participation took place
(iv) At what level participation took place
(v) The rules that influenced the pattern of participation, and
(vi) the power to influence decision making and perceived sense of control achieved over the management of economic and social issues.

b) The nature of partnership: This involved examination of:
(i) The relationship within the SHG members: Establishment of bonding relationships, conflict management, joint activities, mutual support activities undertaken by the members and group identity formation.
(ii) The relationship with other SHGs: Joint activities and linkages established through the creation of clusters and associations with other SHGs.
(iii) The relationship of SHGs with NGOs: Analysis of the pattern of association and support received from the NGOs, responsiveness of NGOs and legitimacy accorded to the NGOs that can indicate the bridging relationships.
(iv) The relationship with other individuals/agencies: The linkages established either independently or through the NGO, linking relationships with project administration and district administration through co-ordination and convergence activities.

c) Ability to make social changes (social empowerment): Did the SHG members feel satisfied in their ability to make any social changes? To what extent did the members show feelings of empowerment from association with the self-help groups in bringing qualitative improvements in their lives? Was there any changes in their identity, status and social and gender relations? What contextual, including cultural factors impacted on the ability of the NGOs and the SHGs in making social changes?

5.2 The Research Methodology:
This research relied primarily upon qualitative research methods (described below) to examine the research problem. The main unit of analysis was the SHGs. The focus was on the primary stakeholders or the beneficiaries, that is, the SHG members mobilised under the project guidelines. Understanding the issues involved in the
participation and partnership of the beneficiaries (the SHG members) in the context of the development project requires us to examine not only the groups involved, but also the individuals involved in the groups. Focus on the main social unit of analysis, which are the SHGs of women, will thus require us to move to the individual members and other individuals that form part of the unit. The explanation would consist of first, in comparing the relationship between the SHGs and other characteristics (societal features, political economy factors, role of NGO and other agencies, public opinions etc.) of the social system; second, also in examining processes internal to the system, involving its component parts or units at a level below that of the system (through feelings and opinions of the individual members etc.) (Coleman, 1990:2). The study will, thus, move between two levels of explanation of the process – first, it will pay attention to the functioning of the SHGs and of agencies and factors relevant to their functioning. Second, it will pay attention to the behaviour and experiences of the individuals that comprise the SHGs.

5.2.1 Methods:
As mentioned above, the methods employed for the study included, focus group discussions, individual interviews, informal discussions, document analysis and observation of different activities. Primary data was collected mainly through semi-structured interviews with individual self-help group members, non-government and government workers, bank officials and local leaders; and focus group discussions. Interviews as a research procedure allows both researcher and the researched to explore the meanings of the questions and answers involved (Brener, Brown & Canter, 1985:3), The semi-structured interviews were conducted around several themes mentioned below so that the focus on relevant contexts were not lost (Mason, 2002:62). The semi-structured nature of the interviews was considered suitable as it enabled me to conduct the discussions in a relatively informal style and also to avoid bias. This was particularly useful with the rural women and the NGOs, as it brought forward many interesting facets from their lives and work which had an impact on the process of participation. Interviewees were selected only from SHG members involved in the RWDEP project for two to four years. The study, therefore, has the limitation of focusing attention upon a relatively recent project for women’s empowerment and newly formed women’s groups (SHGs). Formed within the short time-frame of the project, the groups were only 1-4 years old. However, the research
through its analysis of participation and partnership of the beneficiaries has important policy implications for development projects in their early stages of implementation.

As mentioned earlier in Chapter 1, due to the interest in covering a wider range of women, a focus group approach was undertaken in the field work. Focus groups were found useful to elicit the insights and experiences of the participants as in a group situation participants feel comfortable in talking about areas of common interest (Stewart & Shamdasani, 1990). Focus groups are also useful as a method to find out how people think about an issue (Laws, 2003:299). The focus groups and informal group discussions with the SHG members were useful in obtaining information about their association with the group activities, their relationships with each other and other organizations, the skills acquired, access to decision-making and resources and their impact on social change. Though there was often a tendency for one or two outspoken members in each group to dominate the discussions, the quieter members were also encouraged to talk. As the aim of the exercise was to find out the perception of their role in development through self-reliance, the discussions gave an opportunity to also observe how the groups function, the group members’ relationships to each other and their position in the society.

Discussions were held with the consultants to the project at both the national and the state levels, and secondary information was collected through consultation of reports and library research. Information was also collected through direct observation of meetings and project related activities. Direct observation was specially undertaken to understand the nature of interaction of the SHG members with the NGO workers and other officials, with each other, and with other villagers. Direct observation is useful when the information wanted is about observable things and there is a need to cross-check people’s account of what happens (Laws, 2003:304). Direct observation in the study consisted of my own observations and perceptions, and it was likely to have the weakness that what I observed was conditioned by the role in which I operated or what others thought I was (Chung, 2000:40). My attempts to overcome this issue are discussed through comments on research and reflexivity in section 5.6.3.
5.2.2 Sites and Groups Selection:
The fieldwork for the thesis was done in the Indian states of Karnataka and Haryana. The two sites were considered significant for exploring the differences between the two regions in the country – North India and South India. For the study, the districts of Kolar and Sonipat in the states of Karnataka and Haryana respectively were selected (Please see Map 1, p. iv). There are considerable differences in these two states, in terms of distance from each other, socio-economic-political situation, and women’s status in society. Both areas are separated from each other by more than 3000 kms. and they have different kinship and marriage practices. There are significant differences in the impact of the local self-governance in the areas as well.

The self-help groups selected were formed under the guidelines of the project, the Rural Women’s Development and Empowerment Project (RWDEP), and they were selected from these two areas in India, one from the North Indian State of Haryana and the other from the South Indian State of Karnataka (Please see Maps 4 and 5 in Appendix A). In both the districts, project implementation by the NGOs started during phase I of the project in 1999. The SHGs for this study were selected in consultation with the NGO officials. The main criteria for selecting the groups were, the maturity stage of the groups, mixed caste and mixed religion groups, other non-mixed groups and a few defunct groups where available. Willing participants were selected from groups that were at least two years old. As both the areas were populated predominantly by Hindus, most of the groups were constituted of Hindu members with a mix of the local caste groups. Only one Muslim group was available in Sonipat, but that too was barely functioning and in a defunct state. Few Muslim groups were available in Kolar.

Individual members were selected from the groups for semi-structured interviews. Individual interviewees were selected within a diverse range of age, occupation, economic and marital status. The perception and feelings of the beneficiaries, that is, the SHG members in the participation process and their partnership or relationships with the other stakeholders were examined in both the areas to assess the extent of control and variations in the women’s experiences.
In four development blocks of Sonipat, I interacted with members of 80 groups. Individual interviews were also held with one or two members from some of these groups. The total individual interviews held were 84. In addition, eight focus groups were held with eight groups consisting of two per development block. In Sonipat, five NGOs were involved in implementing the project in four development blocks. The number of NGOs involved was being reduced to four at the time of the field work. Participants were selected from the SHGs formed and managed by all the five NGOs.

In four development blocks of Kolar, I interacted with members of 65 groups. Individual interviews were also held, totalling 80. Eight focus groups meetings with SHG members and three with cluster level group members were held. In Kolar, five NGOs were involved in implementing the project in four development blocks. Participants were selected from the SHGs formed and managed by all the five NGOs.

5.2.3 Profile of the self-help group (SHG) members interviewed:

<table>
<thead>
<tr>
<th>Table 5.1 Caste profile of participants: Sonipat</th>
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<tr>
<td>Age group</td>
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<td>-----------</td>
</tr>
<tr>
<td>18-34</td>
</tr>
<tr>
<td>35-44</td>
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<tr>
<td>45-54</td>
</tr>
<tr>
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</tr>
<tr>
<td>Total</td>
</tr>
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Table 5.2 Caste profile of participants: Kolar

<table>
<thead>
<tr>
<th>Age group</th>
<th>Numbers</th>
<th>General Caste</th>
<th>Scheduled Caste</th>
<th>Scheduled Tribe</th>
<th>Other Backward Caste</th>
<th>Muslim</th>
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<td>6</td>
<td>3</td>
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<td>1</td>
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<td>1</td>
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<tr>
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<td>27</td>
<td>9</td>
<td>14</td>
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Table 5.3 Marital and income status of participants: Sonipat

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<th>Widow/divorced</th>
<th>Unmarried</th>
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<td></td>
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<td>1</td>
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<tr>
<td>45-54</td>
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<td>19</td>
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<td>10</td>
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<tr>
<td>55+</td>
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<td>5</td>
<td>3</td>
<td>2</td>
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<td>66</td>
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Table 5.4 Marital and income status of participants: Kolar

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<th>Age group</th>
<th>Numbers</th>
<th>Married</th>
<th>Widow/divorced</th>
<th>Unmarried</th>
<th>Below Poverty Line</th>
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<td>35-44</td>
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<td>22</td>
<td></td>
</tr>
<tr>
<td>55+</td>
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Table 5.5 Education level of participants: Sonipat

<table>
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<th>Age group</th>
<th>Numbers</th>
<th>Never attended</th>
<th>Attended primary</th>
<th>Attended secondary</th>
<th>Passed high school/higher</th>
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Table 5.6 Education level of participants: Kolar

<table>
<thead>
<tr>
<th>Age group</th>
<th>Numbers</th>
<th>Never attended</th>
<th>Attended primary</th>
<th>Attended secondary</th>
<th>Passed high school/higher</th>
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<tr>
<td>Total</td>
<td>80</td>
<td>34</td>
<td>11</td>
<td>20</td>
<td>15</td>
</tr>
</tbody>
</table>

5.2.4 Non-governmental Organisations Contacted:
As per the project guidelines, the NGOs were contracted to provide services to form and support the self-help groups by the Women’s Development Corporations of each state. The NGOs contracted to provide services to the SHGs were diverse. All of them did not have prior experience in mobilising SHGs of women, but they have been involved in various social activities for more than ten years. I first contacted them in the early part of 2003; actual field work began in December 2003. The names of the NGOs contacted are listed below:

Implementing NGOs in Sonipat District and their assigned Development Blocks:
Haryana Nava Yuvak Kala Sangam (Rai Block)
Anarde Foundation (Sonipat Block)
Navchetna Grama Udyog Mandal (Gannaur Block)
R.S. Basantlal Educational Society (Gohana Block)
Sawera (Rai, Gohana and Gannaur Blocks). (This NGO had withdrawn from providing services to the self-help groups and the contract with the Women’s Development Corporation has been terminated. The reasons had not been made public. At the time of the field study, the process of handing over the nurturing of the groups formed by Sawera to the other NGOs working in the area was going on).

Implementing NGOs in Kolar District and their assigned Development Blocks:
Grama Vikas (GV) (Mulbagal Block)
Prakruthi (Mulbagal Block)
Resource Services Centre (RSC) (Chintamani Block)
Rural Reconstruction Society (RORES) (Srinivasapur Block)
Pastoral Sociology Unit (PSI) (Malur Block)

Formal discussions with the Executive Director or Program in-Charge of six NGOs (from both Sonipat and Kolar) were held as per mutual convenience. The officials of the others were not available, though informal discussions were held with all of them prior to the start of work in the field.

5.2.5 Data Collection:
The interview and the focus group discussions were held in the villages, and most of them were convened informally. Some of the group discussions took place after the weekly or monthly SHG meetings. This helped in ensuring that most of the members were present for the discussions. Main issues and leading questions for discussions were:

1. Decision-making: Who decides what activities are to be undertaken? How are group leaders selected within the self-help group?

2. Linkages: With what other groups/organisations in the village or development block does the self-help group actively involve/interact? In what manner? How frequently?
3. Conflict resolution: What types of conflicts have arisen in the past in dealing with those organisations and how were they solved? If there are any conflicts among the group members, how do you resolve it?

4. Perceived status: As a group, how has your status increased or decreased in the village? Are the elites, politicians, village leaders and other village members sympathetic and supportive or negative and adversarial? Is there any interference from anybody?

5. Perceived effectiveness: To what extent does the self-help group represent the concerns to the outside world and to the government? How could they make it more effective? Has the SHG been able to make any changes at the societal level?

The first three questions related to women’s experiences of dealing with relationships/partnership and all of them relate to their social empowerment.

A semi-structured interview schedule was used for interviewing the individual participants. These were held either immediately after the group discussions or alone in the participants’ houses, wherever feasible. It was not always possible to interview individual members alone, as other members were likely to get suspicious and it could have created misunderstandings afterwards. In all interviews with the SHG members, the assistance of an interpreter was required. Though I am well-conversant with Hindi, the interpreter was useful in explaining words from the local Haryanvi dialect. Kolar is a district neighbouring Tamil Nadu and Andhra Pradesh. As such, in certain border villages, self-help group members were able to converse only in Tamil or Telugu, and not in Kannada. The Muslim members knew Hindi that was heavily mixed with Urdu. The presence of the interpreter at all times was found very useful. In both the areas, I interacted with the groups along with the field level staff from the concerned NGOs. This gave an opportunity to interact with the field worker/community organiser. In addition, a few NGO officials were interviewed on the basis of availability and willingness, a few bank managers, male members of certain villages, panchayat members and personnel from training agencies and a few community based organisations involved in social work in the areas. Non-
governmental officials, public officials and others were contacted in their houses or offices, wherever convenient.

In trying to assess the individual members’ subjective feelings toward participation and (social) empowerment, the concept of satisfaction was used as a measure. Satisfaction and perceived feelings are often used as indicators of well-being in psychology and also in social impact assessments (Goldman, 2000). According to Zimmerman and Rappaport (1988), psychological empowerment refers to the ability to gain control over one’s life, and it is evidenced through feelings of satisfaction. Satisfaction in its positive aspect is also an indication of increase in bonding social capital. Bonding social capital increases at the level of interpersonal behaviour can be likened to emotional arousal such as satisfaction and happiness (Dasgupta & Serageldin, 2000).

Thus, satisfaction can be an indicator of the extent of participation in inter-personal relationships, services received from outsiders, expectations fulfilled, or the act itself. In the area of participation and empowerment, satisfaction and perceived feelings of self-worth can be used as indicators of women’s feelings of self-empowerment. The focus group discussions and individual interviews tried to assess this aspect through a verbal scale. However, the difficulty of using a verbal scale to measure the level of satisfaction of illiterate/semi-literate rural women in India was found to be huge. As Bumiller (1991:88) argues in her book, many rural women face major difficulties in conceptualising abstract concepts. Faced with a similar difficulty, after few initial attempts, I gave up the idea of using a complicated five stage verbal scale to measure satisfaction or subjective feelings about certain issues. Instead, it was reduced to three simple, easily understood levels, such as, very satisfied, little satisfied and not satisfied. Stress was given on probing the nature of their subjective feelings and observing the respondents’ bodily and verbal gestures.

Measures to assess the fulfilment of strategic needs through control can be evidenced through two dimensions of psychological and social empowerment²: they are, changes

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² In the literature various dimensions of empowerment have been identified: cognitive i.e. awareness of subordination; psychological through self-esteem and self-confidence; economic in the ability to earn and control economic resources; social involving access to information, knowledge and skills,
in status, identity and social and gender relations. These constitute aspects of social power for women. They are means that can lead to social empowerment of women from the bottom-up. Effects on the status of women relate to absolute changes in the status of women, and changes in their position relative to men in the family, in the household and in the community. This is an outcome of the impact of the project on the everyday lives of the beneficiaries.

The semi-structured interview schedule tried to measure satisfaction in three areas for individuals: NGO responsiveness, changes in social status and perceived benefits from association with the SHGs. The important areas that tried to assess feelings and the scales used were as follows:

Effectiveness in decision-making: Very effective, Not effective, Not sure.
Change in social status: Increased, Little increase, Neither increase nor decrease.
Satisfaction in the association with the self-help group: Very satisfied, Moderately satisfied, Dissatisfied/unsure.
Ability to make impact at the village level: Big impact, Moderate/little impact, No impact.

Detailed discussions with the individual participants covered several areas in an attempt to probe, through their voices, their nature of association with the self-help groups and other organisations. They were:

Reasons for joining the self-help group,
Training and benefits received,
Relations with the facilitating NGO, village level local organisations and other institutions,
Participation in group activities for the community or for social change, and
Opinion on issues relating to gender relations.

Women’s interests in development through participation and partnership (forging relationships) and their ability to make social changes are, however, not based only on participation in social organisations and financial resources; political through voting, collective action and other means of having one’s voice heard (Monkman, 1998:499).
their ability to make their voices heard. It also depends on the underlying structures of their existence and whether the women themselves share any common interests as women (Goetz, 2001:35). As Goetz (2001:35) states,

> Interests are shaped by people’s social circumstances, by their experiences and opportunities, and the social relations in which they are located, which contribute to the way they perceive their identities. Their identities also affect how they try to make themselves heard, or express ‘voice’. Power will affect women’s participation in the public arena of development decision-making and practice because power relations have shaped the boundaries of institutions in which women are seen as legitimate participants.

The qualitative indicators of participation can be derived from an analysis of change based upon existing and changing power relationships. Social development, by definition, implies a challenge to the existing bases of power and its distribution, and a re-alignment of power in favour of the powerless (DAWN, 1995; Marsden & Oakley, 1990). Power relations were assessed through contextual and cultural factors, for example, from observation of implementation of formal project rules and informal practices, opinions and attitudes of societal members, capacity of NGO/field worker, and through the power of the official discourse in development practice.

Data analysis has been done using a coding scheme to identify themes and categories from the interviews and discussions.

**5.3 Comments on the Fieldwork:**

**5.3.1 Comfort Level of the Participants:**

All interviews with the SHG members were held in the villages where the individuals lived. They were held either in places where the groups usually met or in individual members’ houses. Most of the respondents were not clear about the role of an independent researcher in their lives. There was the tendency to view my presence either as a representative of the government or the NGO in some manner. At the same time, the presence of an Indian, curious to know about their activities and perceptions created a situation for open discussions. We related to each other through our common identities as daughter, daughter-in-law, wife and mother. In the course of discussions and in reply to queries, I told them about my family and my life in the
State of Assam where I grew up and worked. In India, each Indian tries to assess the other with reference to locational point first – location in region, religion, caste and ethnicity. I had to invariably reply to these questions before or during the interviews.

I invariably introduced myself as a student and researcher, originally from India but now living in Australia. All attempts were made to make the women feel at ease and let them know that the interviews were not a part of any attempt to find out how well their groups were performing as per the Project’s monitoring standards. It was stressed that the interviews were to find out their honest opinions on issues relating to their association with the SHGs and their social life.

Interviewees were informed verbally about the purpose of the research and their verbal consent obtained. Officials were generally wary of signing the written form of informed consent and it was not insisted upon. Consent was achieved verbally in an informal, undocumented way. Anonymity and confidentiality were guaranteed to all informants.

5.3.2 Bureaucracy and Research:
Openness to research is one of the yardsticks by which of the transparency of government practices can be ascertained. Research is dependent on the public availability of information and it is one of the four key aspects of government transparency (Oliver, 2004:5). The quality of research invariably depends upon the access given to documents and sites, upon the attitude of the participants and the organisations toward research, willingness to participate, openness toward the research process and their perception of the use that research findings may be put to. Is it to further the researcher’s career, improve decision-making, redesign development programmes or is it going to be used to reflect against their level of performance? It matters how open and comfortable the participants are in exposing themselves to a study about their activities – the individuals connected to the groups, organisations, government and other agencies.

3 The other three key aspects of government transparency are: clarity of roles and responsibilities; open budget preparation, execution, and reporting; and assurances of integrity (Oliver, 2004:5).
My access to the project was made possible through the help of Joint Secretary, Government of India. No formal permission was considered necessary to obtain from the Government of India as the research was not part of any evaluation study of the project. My sole interest was in interacting with the SHG members and field level staff at the district/village level. When projects are implemented as central sector schemes and under the direct monitoring of the government, they come under the purview of government rules relating to office procedures. Access to records in such cases is not easily available. I requested for official records and documents directly from the State Project Monitoring Units, District Project Monitoring Units and the NGOs. All the requested materials were, however, not given. I have made use of only those documents and data that were given to me voluntarily by the people with whom I interacted. These included, project appraisal, progress reports, training manuals, information literature and other miscellaneous papers.

However, research creates its own problems for the bureaucracy, whether at the government level or at the NGO level. A form of passive resistance was felt from certain government bureaucrats and even consultants to the government on contract for the implementation of the project, who appeared afraid to share their experiences. This was specially so when they found out that my visit was not limited to a flying visit to their office or the SHGs, but involved in meeting the group members in their villages. Their behaviour was most likely due to Rules of Conduct that restrict the autonomy within which they have to operate which is why many are afraid to speak to journalists. Government officials were bound by strict codes of conduct as to what information they could make public and what was barred to the public. The rules and procedures had not changed much in India, indicating the low level of bureaucratic reorientation in the country (Hirschmann, 1999:293). In fact, this most likely posed major problems for lower level government functionaries who needed his/her boss’s permission to speak to an outside researcher. If an outsider asks their opinion on any issue pertaining to their work, they tend to become apprehensive, defensive and evasive. I did my best to explain that my study was only put of my academic interest to understand the nature of women’s participation in the SHGs.

Most of the NGO officials were open and helpful, providing me assistance and sharing information. However, because of their closeness to the government,
dependence on official resources, and as implementers of the government project, they were keen to show their best cases to demonstrate their good performance. Entry to the sites and access to the groups could be negotiated only through the NGO officials. This was the only way to gain the participation of the SHG members for this research project. Without their cooperation, this research would have been impossible. Some field workers had a sense of ownership of the SHGs and did not like anybody else to interact with their groups outside their presence. Under such circumstances prevailing in both Sonipat and Kolar, I decided to respect their feelings and let them accompany me to the discussions and interviews.

5.3.3 Research and Reflexivity:
Reflexivity in research cannot be ignored. It is the need to consider one’s relations to the research object, that is, the need for self-reflection. The power imbalance between researchers and the researched cannot be ignored in development studies (Scheyvens, Nowak & Scheyvens, 2003:149). The claim for reflexivity is a call to acknowledge the way in which the researcher’s knowledge about the world influences research claims (Everett, 2002:71). In interviewing participants, it also matters how the interviewees make sense of and respond to the interviewer’s questions. Jorgensen (1991: 211) explains:

Interviews are communicative rather than elicitative in nature; like other communicative events, they are characterized by reciprocal perspective-taking on the part of the interviewer and respondent as each guesses at the state of the other’s knowledge and anticipates the other’s response. How interviewees make sense of and respond to the interviewer’s questions is embedded in the larger process of coming to know who the interviewer is.

The SHG members could be contacted only through the NGOs and the SHG members were aware of their role vis-à-vis the NGOs. Being conscious of their role as participants in the NGO-directed project activity, there were often attempts to portray their roles in what they considered to be appropriate response. Several themes were noticed in this respect: first, the reaction that no benefits were received from government; second, the attempt to give the picture that the group was functioning well and loans could be given; third, that they were managing their repayments well, so second round of loans can be given; fourth, few politically affiliated personalities
portraying their own version of the project’s performance, depending on whether they belonged to the ruling political party or the opposition one. There was also the likelihood that no male member, a farmer or daily wage labourer, would speak against the empowerment project. They all saw it as a government initiative to give some benefits to their village and they would not perceive it to be in their interest to speak against it to an outsider, except about mismanagement by staff (in the absence of the staff) or about non-receipt of benefits on time.

Reflexivity has to be seen from the perspective of how the respondents view the process of interviewing. One must not forget that the respondents had previous exposure to government-initiated surveys where they were aware of benefits that may or may not come to them based on what information is given to the surveyor. Poverty/income related surveys and even the evaluations done by the monitoring agency for the project under study had an influence on what the SHG members perceived the interviewer to be looking for and what they could say. Jorgensen (1991:216) maintains that the ways in which interviewees make sense of and respond to the interviewer’s questions depend in large measure on how those being interviewed represent the interviewer and her objectives to themselves. The act of an outsider coming to meet and interact with the SHG members in the villages was often interpreted as part of the evaluation and monitoring process. Before every meeting or discussion, I tried to remove this misapprehension by explaining the role of an independent researcher and the possible uses of the outcomes of research findings.

Reflexivity also depends on how facts are created by the researcher. Interviewing is closely tied to issues of interpretation; how the researcher defines the domain of the problem and constructs the interview, how she presents herself to her informants, and how she receives the responses and judges their relevance to her research focus, all are elements which shape the nature of the ‘data’ being elicited (Potter and Mulkay, 1985). It is difficult to ignore the researcher’s role in the construction of the ‘facts’ they set out to collect as it could become coloured by the power inequalities between the researcher and the researched (Jorgenson, 1991:210). However, I often felt that this inequality was not more than that ascribed to the fieldworker/interpreter who accompanied me. Both of us were addressed as ‘madam’ by the younger women and treated as sisters by the older women. I felt my difference disappear when older
women scolded me for not wearing the symbols of a married Hindu woman (like, bangles, bindi or few jewellery) and younger women put flowers in my hair and asked me to join them in their dancing and singing.

I tried to avoid social bias that can arise from the social origins and position of the researcher. The perception of the interviewer as somebody who may have contacts with government and be able to provide some benefits, such as, a job for an unemployed son may affect their responses. As I was previously not employed as a government official in the areas in which this study was carried out, my level of relationship with the government was not known to the SHG members. Most of them had no idea where Assam was and had no idea about the level of my service with the government. Some of the NGO staff knew, but they were told not to mention my connection with the government. Wherever feasible, I traveled by bus and scooter to get an understanding of the real world of the participants as these were the modes of transport they also utilised. These steps were taken to overcome the distance between the researcher and the researched.

Section II: The Fieldwork Sites:
The districts of Sonipat (in North India) and Kolar (in South India) are not in remote isolated areas. Both are situated next to two major metropolises of India, Delhi and Bangalore respectively (Please see Maps 2 and 3 in Appendix A). Haryana, including Sonipat, witnessed rapid agriculture development through the green revolution during 1970-80s. Kolar, on the other hand, had no such development. It is a highly drought-prone area. A profile of the areas studied is given below.

5.4 Karnataka and Kolar:
Karnataka is situated on the western edge of the Deccan plateau in Southern India. It is one of the bigger states of the country with 27 districts. The district of Kolar, situated on the south-east corner of the state, covers an area of 8240 sq. km. divided into 11 development blocks. The states of Andhra Pradesh and Tamil Nadu lie on the eastern border of the district. The land of the district form an undulating plain and it is dotted with a number of hills of varying heights particularly in the north. There are two major metropolises well-connected by road – Bangalore in Karnataka and Chennai in Tamil Nadu.
More than 85% of the population is engaged in agriculture. Agro-climatically, Kolar falls under the south-eastern dry region (Rao, 1984:15). The district never experienced any rapid agricultural growth. The cropping pattern in the district reveals that about 38% of the cropped area is under cereals (ragi\textsuperscript{4} 25%, paddy 9%, others 4%), 8% under pulses, 23% under oil seeds and 1% under sugarcane. Mulberry cultivation is undertaken in about 8% and plantation and horticultural crops in about 22% of the cropped area (Canara Bank, 2003). The district is known for its mulberry cultivation and accounts for 35% of the total raw silk production in the State. Dairy is a major subsidiary occupation of the agriculturists and agricultural labourers in the district.

About 21% of the net sown area in the district is under irrigation. The major source of irrigation is ground water and wells. Rainfall is scanty, erratic and distributed unevenly resulting in frequent droughts. With no perennial rivers and relatively less rainfall, the district is prone to drought conditions. Various Central and State government programmes are implemented in the area with the objective of increasing access to water. One major such project under implementation in Kolar was funded by the Danish International Development Agency (DANIDA).

Karnataka is a pioneer state in modern industrialisation (Rao, 1984:143). The famous slogan ‘industrialise or perish’ was coined and popularised by M. Visvesvaraya who was an architect of modern Karnataka. However, Kolar district is not advanced industrially. The Kolar Gold Fields, a government owned enterprise was a main source of employment, but at the time of the fieldwork it was not operational. There were only small scale industrial units, like, saw mills, but much of the forest cover had already been denuded.

A typical village in Kolar is usually made up of a combination of thatched roof habitations interspersed with a few pucca\textsuperscript{5} buildings. The residential area is contiguous and cluttered in most villages with pastoral lands on the periphery. Village homes could be pucca or kutch\textsuperscript{6}. There is no uniformity across communities or within caste groups regarding the type of houses they live in. They differ according to

\textsuperscript{4} ragi is a form of cereal.
\textsuperscript{5} Pucca refers to a concrete structure made with bricks and cement.
\textsuperscript{6} Kutch refers to houses made with thatch, mud and other temporary material.
the status of the family and the household income. Most rural homes are small and have only one or two rooms per dwelling. Official buildings usually comprise the local government school, post office or public health centre. In the villages of Kolar, places of worship such as temples are generally located at the entrance of the village. The most distinguishing feature of these temples is that they are almost always presided over by a female deity that is supposed to be the protector of the village.

The Lingayats and Vokkaligas are the two dominant caste groups\(^7\) in Karnataka (Kohli, 1990; Manor, 1997). Other caste groups are, the Brahmins, the scheduled castes and the scheduled tribes.

5.5 Haryana and Sonipat:

Haryana is to the north-west of the capital region of Delhi and situated in Northern India. It is a small state with an area of 44,000 sq. km. The economy of the state is basically agrarian. About 80% of the population depend on agriculture. The green revolution was introduced in Northern India in the 1960s, mainly in the regions of Haryana, Punjab and Western Uttar Pradesh. The direct results of the green revolution have been sharply increased concentration of land ownership, massive disposition of

\(^7\) Please see Appendix I for a description of the dominant caste groups.
small holders, proliferation of landless workers and rural unemployment (Kelkar, 1995:234). The new technology in terms of pump sets, tractors, thresher etc. caused a reduction of labour force to about one fifth of that involved in the traditional farming. The green revolution, however, made the rural economy of Haryana prosperous. The state, with a surplus in food grains, is a major contributor to the central pool of the country. It occupies second rank in per capita production of cereals, pulses and milk. The dairy industry is well developed and it is proverbially known as the ‘milk pail’ of India (Shariff, 2003:4). As a result, the green revolution kept the incidence of poverty low in Haryana. According to the estimates of the Government of India (2001d), only 8.74% of the state’s population was poor in 1999-2000, while about 26.10% of the Indian population was poor in the same year (Shariff, 2003). Haryana also has a sound industrial base. It has the largest number of tractors, a third of sanitary wares and a fourth of bicycles in the country. It is the first state to provide piped drinking water and electricity to all of its 6745 villages.

The district of Sonipat is contiguous to Delhi, sharing a common boundary on the west. It has an area of 2260 sq kms. and seven development blocks. The district is a continuous part of the Haryana-Punjab plain, but the area is not level in some parts. Over most of the district, the soil is rich and quite suitable for all types of agricultural crops as well as forest cover. Some areas, though, have sandy soil and others are comprised of black soil. The plain has a gradual slope to the south and east. The annual rainfall varies considerably from year to year. The maximum rainfall is experienced during the monsoon season, which reaches its peak in the month of July. In fact, the monsoon period accounts for 75% of the annual rainfall in the district. On an average there are 24 days in a year with rainfall of 2.5 mm (or more) per day in the district. The district is primarily rural in nature and the main activity of the people is agriculture (www.haryana-online.com/Districts/sonipat.htm).

In Sonipat, the villages nearer to the towns have most of the homes made of bricks and brick laid narrow roads running through the villages. All the villages visited were connected with *pucca* or all-weather roads. As a state, Haryana has the highest percentage of *pucca* roads. In a majority of the villages, the higher caste groups are seen living in the main part of the villages. Scheduled caste people are usually located in a cluster on the periphery of most villages which used to be at a distant at one time.
With increase in population and general awareness, the distances of these clusters have become closer to the main villages. All villages in Haryana have a primary school and *anganwadi* (Integrated Child Development) centre in the village.

The major caste groups in Haryana are the *Brahmins, Jats, Rajputs, Tyagis, Gujars, Ahirs, Banias* and the scheduled castes. Among these, the *Brahmins, Rajputs, Banias* and *Khatris* do not encourage their women to work in the fields, but the *Jat* women do work. The *Jats*, considered the dominant castes in Sonipat (Chowdhry, 1994, 2004) also follow the social practice of widow remarriage, known as *karewa*. 

Picture 2: A typical village in Sonipat
The following table gives comparative demographic indicators of the fieldwork sites:

**Table 5.7 Demographic Indicators of Karnataka and Haryana**

<table>
<thead>
<tr>
<th></th>
<th>Karnataka</th>
<th>Kolar</th>
<th>Haryana</th>
<th>Sonipat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>52,733,958</td>
<td>2,523,406</td>
<td>21,082,989</td>
<td>1,278,830</td>
</tr>
<tr>
<td>Male</td>
<td>26,856,343</td>
<td>1,281,153</td>
<td>11,327,658</td>
<td>695,314</td>
</tr>
<tr>
<td>Female</td>
<td>25,877,615</td>
<td>1,242,253</td>
<td>9,755,331</td>
<td>583,516</td>
</tr>
<tr>
<td>Scheduled caste&lt;sup&gt;8&lt;/sup&gt;</td>
<td>8,563,930</td>
<td>671,692</td>
<td>4,091,110</td>
<td>231,347</td>
</tr>
<tr>
<td>Scheduled tribe</td>
<td>3,463,986</td>
<td>205,711</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>SC percentage</td>
<td>16.2%</td>
<td>26.5%</td>
<td>19.3%</td>
<td>18.1%</td>
</tr>
<tr>
<td>ST percentage</td>
<td>6.6%</td>
<td>8.1%</td>
<td>nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Sex ratio (per 1000)</td>
<td>964</td>
<td>970</td>
<td>861</td>
<td>839</td>
</tr>
<tr>
<td>Literacy (p.c. to total population)</td>
<td>67.04%</td>
<td>63.14%</td>
<td>68.59%</td>
<td>73.71%</td>
</tr>
<tr>
<td>Male literacy</td>
<td>76.29%</td>
<td>73.14%</td>
<td>79.25%</td>
<td>83.95%</td>
</tr>
<tr>
<td>Female literacy</td>
<td>57.45%</td>
<td>52.81%</td>
<td>56.31%</td>
<td>61.65%</td>
</tr>
<tr>
<td>Gap in literacy (male-female)</td>
<td>18.84</td>
<td>20.33</td>
<td>22.94</td>
<td>22.30</td>
</tr>
</tbody>
</table>


<sup>8</sup> The Scheduled Castes and Scheduled Tribes are communities that are accorded special status by the Constitution of India. These communities were considered 'outcastes', accorded low rank and were historically disadvantaged in the Indian caste system.
5.6 The Rural Women’s ‘Condition’ and ‘Position’ in the Two Districts:

As far as condition is concerned, the women in the two areas lived in different economic realities. SHGs in Kolar were constituted of women mostly below the poverty line\(^9\), surviving on daily labour with no landed property; almost all of them were involved in agriculture or cattle-rearing work. In Sonipat, both low income and middle-class women were involved\(^10\). The officially approved poverty line of Haryana is higher than that of Karnataka. In 1999-2000, the rural poverty lines of Haryana and Karnataka per month per person were Rs. 362.81 and Rs. 309.59 respectively. The percentage of rural people below the poverty line in both the states was 8.27% and 17.38% respectively. The average daily wage of the daily wage worker in Sonipat was between Rs. 30-40, while that in Kolar was between Rs. 20-25. Thus, the ratio of poverty in Kolar was higher with most of the SHG members surviving as daily wage labourers.

<table>
<thead>
<tr>
<th>Table 5.8 Condition of the Rural Population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Haryana</strong></td>
</tr>
<tr>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>Poverty line per month</td>
</tr>
<tr>
<td>Per capita income (per year)</td>
</tr>
<tr>
<td>Population below poverty line (rural) 1999-2000</td>
</tr>
<tr>
<td>Percentage pop (rural) below poverty line, 1999-2000</td>
</tr>
<tr>
<td>Average wage per day (agricultural)</td>
</tr>
</tbody>
</table>

(b) Source: Government of India (2001d:143).

Despite the high level of economic prosperity in Haryana, it has low indicators for women’s development and an adverse sex ratio. Haryana, in the north, though one of the most developed state in the country has a female to male ratio of 861 women per 1000 men which is less than the national average of 933, while Karnataka in the

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\(^9\) The poverty line is estimated by the Planning Commission of India based on a methodology to estimate the incidence of poverty at the national and state levels. There is, however, a debate in India about the poverty estimates done by various agencies. The NGO sector usually follows the estimates approved by the Planning Commission, Government of India.

\(^10\) This was as per the flexibility allowed within the project guidelines (World Bank, 1997:157).
south, has a sex ratio of 964 (Census 2001). According to the 1998 Human Development Report (UNDP, 1998), India ranked 95th in the gender empowerment measure which is one of the lowest in the list. Within India again, there is a disparity between the different regions. The human development indicators\(^{11}\), a proxy for measuring overall well-being, and the gender-related development index for the two States show considerable variations as well.

Table 5.9 Development Indices of Haryana and Karnataka

<table>
<thead>
<tr>
<th></th>
<th>Haryana</th>
<th>Karnataka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Development Index (HDI)</td>
<td>0.489</td>
<td>0.603</td>
</tr>
<tr>
<td>Gender-related development index (GDI)</td>
<td>0.370</td>
<td>0.417</td>
</tr>
<tr>
<td>Gap between HDI and GDI</td>
<td>24.3</td>
<td>6.9</td>
</tr>
</tbody>
</table>

Source: Shivakumar, 1996.

Amartya Sen (2001) refers to the phenomenon of such difference as that of a ‘split India’ dividing the country geographically into two halves. On the one hand are the states in the north and the west; on the other hand are the states in the east and the south. The north and the west have clear characteristics of anti-female bias that is not yet visible in most of the east and the south.

The development indicators of women in any particular area depend on the social ‘position’ or status of women in the particular area. In the rural areas, the processes at work in agricultural development affect men and women differently. Feminists like Maria Mies (1986), Vandana Shiva (1989) and Bina Agarwal (1988) explicitly link the expansion of capitalism with the further entrenchment of patriarchy. Hilary Standing (in Ostergaard, 1992:63) cites Mies (1980) who argues that the growth of capitalist agriculture causes the displacement of small cultivators. This causes a greater degree of pauperisation among women than men because the displaced men are better placed to migrate for work, whereas the displaced women are marginalised in the labour market. Due to the uneven agricultural development from one region to another, the human development indicators vary significantly.

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\(^{11}\) The HDI is a composite index covering longevity measured by life expectancy at birth, educational attainment and standard of living measured by per capita GDP. The GDI is the overall achievement of men and women in the three dimensions of life expectancy, educational attainment and adjusted real income.
another, there are considerable regional variations in the way women’s employment is affected. In some areas women are increasing their share of labour; in more prosperous areas, there is ‘disappearance’ of women from agricultural production as a mark of increased wealth and status and the ability to hire male migrant labour from poorer regions. Though women in Haryana traditionally carried out a major part of agricultural activity, especially at the time of transplanting paddy, weeding, threshing, harvesting and processing of food grains, there has been a decline in over-all participation rate of women with the fall in demand for female labour. Thus class and gender role differences widened as a consequence of agricultural development.

Some theorists hypothesise that the green revolution in the North exacerbated the gender differences in the north by concentrating increased resources in the hands of the male members among the middle class and fall in demand for female labour among the lower classes. The use of new technology gave some men lot of free time that they spent drinking and playing cards. Moreover, higher rate of development of infrastructural facilities like roads and transport in states like Haryana facilitated the practice of sex-selective abortions. According to Retherford and Roy (2003a), the National Family Health Surveys show an unusually large proportion of male births in some states, indicating sex-selective abortions have spread to rural areas, especially areas with access by transport to nearby towns. Newspaper reports in the mid-80s describe mobile sex-selection clinics in smaller towns of Haryana, offering ultrasound detection and immediate abortion of the undesirable female foetus. The clientele included farmers who had come from villages half-hour away by road (Vishwanathan, 1991). With the improvement in transportation facilities, this trend is starting to be reflected in the South as well.

The cultural differences between communities and sub-castes can affect female participation (in wage-related activities) in different ways. Agnihotri (1997) uses 1981 Census data to show that the Aryan kinship systems of the North are more gender biased towards the male child relative to the Dravidian systems of the South. Dyson and Moore (1983) point to a complex of kinship and marriage practices which seem to correlate with the differing participation ratios of women in the north and the south. In

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12 According to Retherford and Roy (2003b), sex-selective abortion manifests itself in an altered sex ratio at birth, which in the absence of sex selection is about 1.05.
the north cultural restrictions tend to be stronger, and women are discouraged from interacting with the males and outsiders. The patriarchal practices governing marriage, succession and adoption laws in north India have been found to be more rigid than those in south India. Under the north Indian marriage patterns, marriage patterns are exogamous and girls are usually married outside their natal villages. Women not only lose contact with their natal family upon marriage, through various customs and practices, they are actively discouraged from visiting their natal families frequently. At the same time, her position in the new household is not secure and depends a lot on the husband and in-laws. Inheritance is almost always by the sons.

The social and cultural practices of north India, as revealed by various ethnographies and sociological studies (Karve, 1965; Dasgupta, 1987), have exacerbated the differences in the position of women (Chowdhry, 1994; Agarwal, 1998; Kasturi, 1996).

Patriarchy in India varies in degree depending on the region, community, class, caste, and religious or social group, though it is not generalisable (Kasturi, 1996:114). The traditional socio-cultural practices in South India are different from that in North India and apparently work in favour of women. Women tend to have more autonomy in the south than in the north of India (Dyson & Moore, 1983; Jeejebhoy, 2001; Jeejebhoy & Sather, 2001). In the south, village endogamy is allowed and marriages to close kin, like, an uncle, are often permitted. This system allows women to keep contact with their natal families which can often be beneficial even in their transition to their marital families. Moreover, as Bhan (2001:8) points out, the higher status of the tribal women in the community directly translates into lower mortality and higher sex ratios. In eastern India, tribal and scheduled caste women have always worked outside the home. Higher caste and Muslim women are often confined to the homestead irrespective of the economic condition of the household.

Prem Chowdhry (1994:405) maintains that the capitalist thrust in the agricultural economy of Haryana after independence has led to uneven development and affluence of certain classes of people; at the same time, there has been a tightening of a variety of cultural controls over women. The rapid post-colonial changes superficially transformed the state without creating a space for women or accommodating her in any significant way. Caste differences still dominate and the younger generation have
higher material expectations. Consequently, even within the evolutionary process of social change, change in the north has occurred rapidly bestowing more power in the hands of the men (Agarwal, 1998:4).

According to Prem Chowdhry (1994:405), the most potent symbol of control and rural patriarchy in Haryana is the symbol of the ghunghat. Practice of ghunghat or purdah and strict code of conduct relating to women’s association with other men in the family and in the village restrict their mobility and autonomy. This practice appears to sustain the balance of hierarchy inside the home and outside. The following description of Chowdhry (1994:1) aptly summarises the ‘position’ of women in Haryana:

A ubiquitous sight in rural Haryana is the veiled woman who covers either the whole face or just permits the eyes to show. This sight is somewhat incongruous set against the high visibility of women in Haryana involved in all sorts of work in the fields, working alongside men, from preparing the fields to irrigating and harvesting the crop. For many of them the fields, although ostensibly a public space, are in reality a mere extension of the private space. Visible too are women in processing agricultural produce at home, tending the animals, fetching and carrying water with heavy gharas (earthen water pots) on their heads, or involved in numerous other domestic chores. They are also noticeably visible in the streets, walking along purposefully, not loitering or hanging about, never alone but always in groups of two or more, avoiding the bazaars or places of male gathering. The few uncovered faces that may be seen are those of the daughters of the village, yet to be married or visiting their natal homes, or those of older women, the exposure of whose face is socially sanctioned.

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13 Ghungat or purdah in Sonipat refers to the practice of covering the face with a veil. For convenience in working in the fields, the rural women of Sonipat cover their faces and heads in a manner that leaves the eyes unveiled. Purdah or ghunghat is also based on a set of avoidance rules between a woman and her male affines. Married women observe it in the presence of their husband’s kin as well as before their husbands in the presence of others. They also extend it to all courtesy affines i.e. senior men of the village and mother-in-law (Chowdhry, 1994:284).
However, it should not be forgotten that women in both Karnataka and Haryana operate in situations of unequal social relations where the male members of the family are the dominant decision-makers. We agree with the theorisation of Denise Kandiyoti (1997:91) that both groups of women function under conditions of ‘classic patriarchy’. Classic patriarchy is characterised by households with male-headed entities. It is a powerful cultural ideal where girls are given away in marriage at young age into households headed by their husband’s father. The extent to which this represents a total break with their own kin group varies in relation to the degree of endogamy in marriage practices and different conceptions of women’s status. However, it is difficult to assess the extent of or lack of power and autonomy from such practices. Kandiyoti (1997:91) points out that women’s lifecycle in the patriarchal extended family is such that the deprivation and hardship she experiences as a young bride is eventually superseded by the control and authority she will have over her own subservient daughters-in-law.

Though there is no practice of purdah and women appear to have more autonomy in the South, the nutritional status of women in the South is low due to lower level of education and lower status accorded to females relative to males (Haddard and Smith,
Sonalde Desai (1998:52) in her study for engendering the population policy of India, has pointed out that the preference for sons is prevalent in both North and South India, though northern women seem to be more firm in their resolve to have a second son than southern women. In the patriarchal mode of society, sons are seen as a source of security in old-age. Due to the nature of gender inequality in terms of access to opportunities for survival, property and other resources etc., sons are the primary and frequently the only source of social, economic and residential support for women. In both areas, a high proportion of girls’ marriages take place at a lower age and early marriage is also responsible for keeping many girls away from school. Both groups of women faced dowry as a socially restrictive practice which commodifies women. Thus, in the patriarchal pattern of society, an average women’s access to social, economic and even cultural resources are only through their male relatives in India.

Picture 4: The SHG members of Kolar
5.7 Conclusion:
The context in which the development project was implemented in the two districts was found to be different. This was evident through the differences in the physical, social, political and administrative environment within which the development project operated. Within the uniform set of project objectives and guidelines, not only the measurable project outcomes, but the qualitative experiences of the process of participation could become different. The manner in which agency was exercised in activities related to the project would be coloured by the agents’ perception and social reality. These will be discussed in the following chapters.
Chapter Six

Situating Participation in Development:
A Step Toward (Social) Empowerment

6.1 Introduction:
A development project, such as RWDEP, provides the space to participate for women and NGOs. For the women, it was as SHG members and for the NGOs it was as people’s organisations. Through the model of assisted self-reliance (Esman & Uphoff, 1984:258), RWDEP brought in the secondary stakeholders, such as the NGOs, to create opportunities for credit, awareness-raising, income-generating activities and the assertion of rights for women. Thus, RWDEP in Kolar and Sonipat Districts of India facilitated the participation of women through its focus on self-organisation and self-reliance. Project objectives, project guidelines and the formal and informal rules of the project context shaped the space within which participation took place. These affected the selection of the agents (NGOs and women) that participated, the reasons for their participation and the manner in which they participated.

At the grassroots level, social and project participation in RWDEP took place through the SHGs that were constituted only of women. Agency matters in participation and the nature of agency determines the form of participation. The women SHG members and the facilitating NGOs were the two primary agents in this process. The NGOs occupied a unique place by being more than just one of the secondary stakeholders. The NGOs, as the change agents and facilitators, shaped the participation of the women through mobilisation and working for sustainability of the groups. Whether as partners or as advocates, as intermediary agents or institutional reformers, the capacity of NGOs to deliver was as important as the capacity of the women to perform.

With reference to development projects, participation has been defined as a process of change in which the members of the project group by common effort gain an increasing influence in the decision making of their organisation (Buijs, 1982). Thus, participation has to result in the beneficiary group’s ability to influence decision making and institutionalise the process in terms of norms, procedures and
organisational structures (Carroll, 1992:78). This has implications for how participation takes place through its practices in implementation. At the same time, participation during implementation, whether through administration, coordination or enlistment (Cohen & Uphoff, 1980:221), involves bringing together project objectives to the social reality of the participants. Rules, both formal and informal, and stakeholders’ social reality combine to shape the pattern of participation that evolves in a project context. The project guidelines provide the rules for inclusion of the stakeholders. However, by choosing to function within the structure provided by the rules; the organisations, groups and people that participate in a development project provide their own dynamics to the project situation. They are the agents who give meaning to the process.

In the proximate environment of the context of a development project, the multiple agents or stakeholders come together to achieve a common objective. They include, project beneficiaries, participants and stakeholders, local authorities, donors and other groups. The proximate environment exists outside the project implementation unit, but is in close contact with it. It has an important influence on the project, but is, in turn, influenced by the inner environment. Analysing the role and relationships of the SHG members, the state, NGOs and other agencies that comprised the proximate environment of RWDEP will indicate the nature of the participation that evolved in the project context.

The focus on participation at the project level toward people’s self-effort can change the orientation of the implementers to the groups. Oakley (1991:187) maintains that projects that see participation more in terms of contributions and benefits will use groups as ‘receiving mechanisms’. On the other hand, those that see participation as more of a qualitative process of people assuming more direct responsibilities will use the groups for social action. In RWDEP, there was a simultaneous emphasis on both benefits and social action. It depended on the actors or the participants to decide and choose what to focus on and when. Where and in what direction participation could proceed will become clear when one ‘situates’ (Cornwall, 2002) participation within the conceptual framework of who participated, why they participated and how they participated. These dimensions of participation have implications for the extent to
which participation can progress and what it is able to achieve in both short and long
terms – in its journey from tokenism to empowerment.

This chapter will focus on the various dimensions of participation as evidenced in the
context of RWDEP in Kolar and Sonipat at the level of the proximate environment.
These dimensions will show the social characteristics, motivation and the pattern of
participation of the actors in the process of development.

6.2 The Agents in Participation: Who Gets Included?
The first step in participation was to be included and it was an important step. Sarah
White (2000:144) maintains that inclusion is of importance to the participants, even if
the participants are only interested in nominal participation. The formal rules defined
the process of inclusion of NGOs and the women into the participation process.
Within the formal operational rules of the project, however, an informal process of
selection and rejection took place for both the NGOs and the beneficiaries. This
informal process consisted of, for example, social norms and practices.

6.2.1 NGO Experience and Professionalism:
At the individual level, for NGO workers, participation in the project was an
opportunity for gainful employment. With graduate or high school education, rural
and semi-rural background and middle-class status, the job of fieldworker fulfilled
their own economic as well as psychological needs. They belonged to the project
areas with similar linguistic and cultural backgrounds and they represented a new
level of agency that has become increasingly visible in rural India over the last half of
the century. Referred to as the ‘naya neta’ (new leaders) in north India (Krishna,
2003), they came from the pool of educated and unemployed youth who were
available to act as intermediaries in any development programmes. Their presence
was valuable as ‘individual as well as collective efforts are made fruitful through the
actions of the new village leaders, who had come up in the last twenty years in
response to this vacuum of upward representation, and who helped villagers make
beneficial linkages with state organisations and market operations’ (Krishna,
2002:166).
Field workers were, no doubt, enthusiastic about their work. It was they who interacted directly and frequently with the SHG members. But they also belonged to an unstable profession where they may not get regular work and payment, and organisations whose informal work practices and culture could impact adversely on their dealings with the people. The field workers had to show receptivity to the people’s needs on the one hand, and deliver standardised inputs and regulate client behaviour to conform with project priorities, on the other. They were caught between the interests of the women and the demands of the project. As Goetz notes (2001:158), ‘as individuals caught between the two, they have to balance a commitment to their clients’ interests (with which it cannot be assumed they identify) with a preoccupation with personal security and professional advance’.

The stage of development of the associational movement in different regions of the country had a direct bearing on the professionalism associated with the role of the field worker. In India, NGOs can be registered either as a cooperative society, as a trust or as a company. Within the project discourse of RWDEP, experience and ideology appeared to be associated with the level of professionalism required of organisations that would implement the project. The Staff Appraisal Report (World Bank, 1997) stated that experienced NGOs were to be selected. Experience is an aspect that comes from the outer environment. The experience of NGOs and the capacity of the associational movement to provide services varied much from state to state in India. This difference came from the difference between the ‘big-budget’ (Viswanath, 1991:41) NGOs that were foreign-funded and those funded only through domestic sources. The experience of working with donor money and the ability to fulfil the requirements of working with international agencies was relatively new for NGOs in certain parts of the country compared to those in the other parts.

There is a difference between the associational movements in Karnataka and Haryana, where Kolar and Sonipat are respectively located. The stage of development of the associational movement in different regions of the country has been an offshoot of the history of voluntarism in a particular area as well as the capacity or need to adapt to the changing donor-assisted professional environment of the present times. This is where experience comes from. Karnataka has the most successful case of established
NGOs working with international development agencies. MYRADA\(^1\) is the oldest such agency in India that operates from Karnataka. The political setting in Karnataka, with its commitment to decentralised local self-governance, has been also conducive to pluralistic approaches to development. There has been close interaction between the Government of Karnataka and the Federation for Voluntary Organisations for Rural Development in Karnataka (FEVORD-K) (Farrington et al, 1993:160) since early 1980s. The rise of the NGO movement from the late 1970s was able to absorb a sizeable number of educated people into jobs that gave stability to the political environment of the state compared to many other states of the country. By the nature of the long presence and association of NGOs in the state, the NGO sector has grown professionally and the cadre of NGO workers/managers have the option to change jobs, looking for better pastures. In a more professional environment like that in Karnataka, the NGO staff are able to go from one organisation to another or from one project to another in search of better job and salary prospects. It is no wonder that Karnataka is always held as the successful model for the NGO movement in India.

Watershed Development Programme\(^2\) was one of the earliest programmes in which NGOs help was taken to organise local user groups (sanghas) and elicit people’s participation in Karnataka. The groups provided better access to credit and improved post-project maintenance. Micro-watershed plans were finalised through discussion with the groups and according to the people’s needs. In addition, several NGOs had done pioneering work in working for women’s empowerment through formation of women’s self-help groups, clusters and federation. Watershed development was one of the programmes that was also under implementation in Kolar, in the areas where SHGs under RWDEP were formed. All five NGOs of the study in Kolar, GV, RORES, RSC, PSI and Prakruthi were involved in implementing donor-assisted drinking water and watershed development projects. Women were aware of the various user groups that function in their own or nearby villages in such projects. Four SHG members were also members of such committees.

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1 MYRADA is a national level NGO that coordinates and trains other smaller NGOs in India.

2 A watershed is a topographically delineated area drained by a stream system. Watershed Development Programmes have the objectives of rainwater management, production management, proper use of marginal land, local-level institution building through user groups and credit management (Farrington et al 1993:163).
By contrast, Haryana did not have a professional NGO movement. The common refrain of project implementors and some local leaders was, ‘we have no NGO culture’. The positive role of NGOs in development was recognised in the country from the Sixth Five Year Plan (1980-85) onwards. In a small state like Haryana, however, that had no history of participation in the freedom struggle and relatively better economic conditions, NGO activity had always been sporadic and relief-oriented. Their essential character had been to come together during emergencies like floods and other natural disasters, and then disband. Most of the service-oriented NGOs in the State had experience in implementing welfare-oriented government projects, but not large-scale donor-assisted programmes. There were few full-time NGO workers and professionals. The internal progress overview reports on RWDEP in Sonipat (Government of Haryana, 2002) noted that one of the constraints to institutional capacity-building for women’s development was the near absence of an NGO culture in the state. This was also evident from the fact that while Karnataka has engaged experienced NGO-sector professionals as consultants in the State Project Monitoring Unit, Haryana had government employees on deputation. Experience was not only about implementing projects, it was also about knowing the requirements of the project work from funding to evaluation. One NGO official in Sonipat sarcastically remarked, ‘The difference in NGO capacity is about preparing the best looking project proposal and getting the fund; rest is all the same .... there are consultants now-a-days who claim they can do this for us’. There were instances of consultants who had cropped up in Delhi and other places with claims that they could prepare successful grant proposals for NGOs. With the competition among NGOs to access funds from various national and international bodies, these consultants demanded a high payment for their services.

The second yardstick, that is organisational ideology or philosophy, was based on right orientation and reputation. The criteria of reputation or right orientation (World Bank, 1997) for selection of NGOs appeared vague. NGOs with welfarist and paternalistic approaches were assumed to create dependency, whereas those with empowerment, sustainability and withdrawal as their vision created self-reliance among the people. Such criteria made it necessary to assess the outlook and attitudes of the NGOs which was a difficult task. It made selection a political exercise.
India has a long history of voluntary agencies working for the poor and the disadvantaged ranging from the service-oriented groups to militant movements (Sen 1999b, Rajasekhar 2000, Srivastava 2000). Viswanath (1991:37) maintains that, ‘The service-oriented groups are incrementalist, non-violent and discourage party affiliations … service-oriented concentrate on implementing programs. Many service-oriented NGOs have, however, begun to promote self-help groups as a basis for institutionalising peoples’ organisations and have moved their emphasis away from direct participation in program implementation (to advocacy and struggle for rights)’. Whether empowerment-oriented or welfare-oriented, grassroots NGOs usually follow a path of progression in their philosophy in dealing with people’s problems. First, they start as charity and welfare organisations. Second, as development NGOs, they concentrate on the development through credit, seeds, fertiliser and technical know-how. Third, as social action groups, the organisations are involved in raising the consciousness of the people (Rajasekhar & Biradar, 2002:3). The progression from welfare to empowerment usually takes place with the progression in size, approach and orientation of grassroots NGOs, but there is no clear cut division. Even welfare NGOs often do activities related to the social, economic, political and cultural empowerment of people, though at a smaller scale.

Though all the NGOs were committed to helping the poor, they differed in the areas they choose to focus and the services that they provided. Most often it was shaped by what was perceived as local needs. Even ideologically sound and committed NGOs may lack the experience and personnel to build up the capacity to provide services in projects that are time-bound. To assess capacity from reputation and right ideology could unfairly favour long-standing, average performing NGOs to newer, better-performing ones. The following table summarises some of the pertinent features that distinguished the NGOs selected to work in Kolar and Sonipat:
Table 6.1 Important features of some of the NGOs involved in RWDEP:

<table>
<thead>
<tr>
<th>Name of NGO, Establishment year</th>
<th>Experience with donors</th>
<th>Nature of few activities undertaken</th>
<th>Area of operation, previous SHG experience</th>
<th>Philosophy/Mission</th>
</tr>
</thead>
<tbody>
<tr>
<td>GV, Kolar 1980</td>
<td>NOVIB, CCF, SDC-IC, CAA, Oxfam, UK</td>
<td>Women’s empowerment, child development/nutrition, Natural resources management, local advocacy, social intervention, networking with other NGOs</td>
<td>265 SHGs and formation of apex federation of women’s SHGs, Mulbagal block</td>
<td>People’s own development through collective action</td>
</tr>
<tr>
<td>RSC, Kolar 1994</td>
<td>DANIDA, Government of India</td>
<td>Watershed development, tank rehabilitation, income generation, microcredit</td>
<td>Formation of SHGs, Chintamani block</td>
<td>Equitable management of human and natural resources for the betterment of society, reaching the ‘ultra poor’</td>
</tr>
<tr>
<td>Prakruthi, Kolar 1982</td>
<td>SDC-IC, KKS, SCIAF, TDH, Oxfam, UK NOVIB, Caritas, India</td>
<td>Natural resource management, tank management, watershed development, trainings on PRA and local governance, micro-</td>
<td>Formation of SHGs for micro-credit, Mulbagal block</td>
<td>Facilitate self-sustainability, collective responsibility, empowerment, local self-governance</td>
</tr>
<tr>
<td>Organization</td>
<td>Sponsoring Bodies</td>
<td>Services</td>
<td>Experience</td>
<td>Goals</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>PSI, Kolar</td>
<td>DANIDA, AME, Government of India, Government of Karnataka</td>
<td>Credit through SHGs</td>
<td>Limited SHG experience</td>
<td>Total and integral development of the human being and establishment of a just and equitable society</td>
</tr>
<tr>
<td>1983</td>
<td>Caritas India, German Social Service Society, Fransalian Society, Pontifical Societies etc.</td>
<td>Short stay home for women, day care centres, formal school, non-formal education centres, agriculture training centre</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RSB Society, Sonipat</td>
<td>NORAD, Government of India</td>
<td>Education (high school, literacy) Computer training</td>
<td>No SHG experience</td>
<td>Welfare of women, children and the old</td>
</tr>
<tr>
<td>1972</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navchetan, Sonipat</td>
<td>NORAD, UNICEF, Government of India</td>
<td>Sewing training, Awareness camps on environment, health and family planning</td>
<td>Limited SHG experience (RMK)</td>
<td>Social welfare</td>
</tr>
<tr>
<td>1980</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anarde, Sonipat (regional office)</td>
<td>Government of India, NABARD, SIDBI</td>
<td>Natural resource management, rural infrastructure (water supply, sanitation), microcredit</td>
<td>Limited SHG experience (RMK)</td>
<td>Poverty reduction and improvement of quality of life through creation of sustainable livelihood and</td>
</tr>
</tbody>
</table>
As seen from above, the philosophy of the NGOs in Kolar and Sonipat was similar except that in Kolar, there was more emphasis on empowerment. The NGOs also differed in their size and the nature of work undertaken in the two places. The differences in context, experience and subsequent differences in professionalism meant that the NGOs varied in their capacity to implement an external donor-funded project. Grama Vikas (GV) in Kolar emphasised collective action or learning to work together as important. It had been working since 1981 in mobilising marginalised women and children into self-help groups, and it grew in time to address natural resource problems. RSC, RORES and Prakruthi were organisations that believed in empowerment and sustainable livelihood. The teams in all these NGOs were led by executive directors who were trained social workers and experienced ex-MYRADA people. PSI was an NGO that was the social service wing of an international association of Christians called the Fransalians and was actively involved in providing welfare services to the villagers in their area of operation. The existence of such stable NGOs with long-standing experience brought in professionalism in the implementation of RWDEP.

In Sonipat, NGO experience with donor-funded projects was recent. Anarde was one of the oldest NGOs with full-time staff. Basant Lal Society in Sonipat had been working on educational and social issues for a long time. It was registered as an education society that also ran its own private high school with commitment to women’s education. Kala Sangam, another NGO, had experience in welfare and social work, and conducted training courses on local-level decentralised governance. Navchetan was involved in implementing training and awareness raising activities with temporary staff.

The important issues from the perspective of women’s social development for the NGOs in both the areas, Kolar and Sonipat, were similar. Working from within the patriarchal framework, they focused on women’s increased presence in the public sphere, their genuine participation in the political process and local self-governance
(panchayati raj), and their freedom from alcohol-related violence inflicted by male family members. The NGOs in Sonipat, however, had to work within a cultural structure of strict exogamy in marriage relations and the practice of purdah by women. Prem Chowdhry (2004:4) mentions that there are a variety of rules and practices of prohibited relationships observed in respect to marriage in different regions of India. This is particularly visible in the social customs of the north/south divide in India. Customary marriage rules in Sonipat uphold caste endogamy and adopt the rule of gotra or got exogamy. Added to this is the rule of territorial exogamy, where inter-village marriage is not permitted among most caste groups. These issues impacted on women’s position and status in a society, and they have been discussed in chapter 5.

It was also observed that in an area experiencing the early stages of the associational movement, the field workers work in unstable environment and NGO workers experience more instability in their services than others working in a more stable environment. The field workers involved in the project in both the areas worked on temporary assignments or on contract. They were hired for a particular project and could get discharged on the completion of the project. What was considered stable in the Indian context is the government service, the service with a regular pay where no easy termination is available and there is a pension at the end of the service period. A government job was still an attraction for the average field worker looking for better prospects in both the areas. In such circumstances, what one field worker told me, that ‘I am looking for a government job’, was quite understandable. However, in Karnataka, they had the option of moving to other international donor-funded organisations and projects. In the harsh realities of day to day living, voluntarism has to be supplemented by the needs for survival and motivation of the aspiring NGO worker.

Whether they are part-time or full-time employees, NGO accountability to its employees is scarce in India (Vasan, 2004). Due to lack of accountability and the prevailing uncertainty, the relationship with their employers can be fraught with

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3 The term 'gotra' or 'got' is applied generally to all the lineages found in various Indian castes. The 'got' is an exogamous patrilineal clan whose members are thought to share patrilineal descent from a common ancestor, usually a sage of ancient times.
mistrust and animosity when the field worker does not receive a regular salary. In the study area, it was observed that smaller, resource dependent NGOs were dependent on the government to release funds before making payments to the field workers. This complicated the situation in terms of the field workers’ transportation costs to the villages and other expenditures. In Sonipat, a few field workers were reported to have filed a case against one NGO for non-payment of salary and talked about steps being taken to organise against the whimsical manner of NGO appointments and payments. The District Project Manager also remarked, ‘It is very difficult to get work out of the fieldworkers when they are not getting their regular salary’.

Sudha Vasan (2004) has discussed about the need for accountability of NGOs as employers. She maintains that under the halo of ‘non-profit’, the people who profit least are NGO employees at the lowest level. The situation impacts on the NGO workers’ ability to supervise in donor-assisted projects. Fieldworkers are the first line of contact with the public and they are required to work and travel flexible hours. They come from poor and low income families, but questions of minimum wages, benefits such as insurance and health care, and safe and dignified working conditions are rarely raised. Thus, the fieldworkers often work in situations of uncertainty and mistrust.

There is also a tension between voluntarism and professionalism in the non-profit or NGO sector in India. The tension between this voluntarism in development and professionalism in development can be seen from the Planning Commission’s Draft Policy on the Voluntary Sector (Government of India, 2003). The Draft Policy (Government of India, 2003) puts NGOs under the category of voluntary organisations and defines voluntary action ‘as an activity or function undertaken by a person or persons for the benefit of others without any personal financial or material returns. The livelihoods of persons so engaged are expected to be generated from elsewhere or from other activities’. VANI⁴, a network of voluntary organisations in India, criticised this concept where consideration has not been given to the vast number of people who are earning their livelihood from the voluntary sector. According to Singh (2004), the Executive Director of VANI, the Draft Policy assumes

⁴ VANI (Voluntary Action Network India) is a network of NGOs in India.
the old concept of philanthropy where those engaged in voluntary activities work in it only part-time and ignores the vast number of full-time professionals. Such contradiction in perception of the role of non-governmental workers made it difficult to introduce professionalism and rights to the fieldworkers engaged in the voluntary sector.

6.2.2 The SHGs: A Site of Diversity

_Swa-Shakti_ (through RWDEP), that is, own power for self-help meant that women formed their own groups and managed their own development. The description of SHGs (by MYRADA) as affinity groups was based on intangible characteristics such as being able to trust one another, sharing common values, being able to enjoy the company of one another and being able to work with one another. Homogeneity became an important element in making use of the existing trust among members. The main measures of homogeneity identified were age, sex, marital status, education, social category (caste) and economic status. It was assumed by Myrada (2001) that in rural India homogeneity and affinity go together. Myrada’s approach to form self-help affinity groups through the homogeneity approach recognises that every village represents a community with many differences. Within communities, there are four major axes of difference (Chambers 1997:183). They are, age, gender, ethnic or social group and poverty. Other differences are of, capability and disability, education, livelihood strategy, types of assets, and so on. The complexity of community differences, including age, economic condition, religion, caste, ethnic and gender cannot be ignored. There are commonalities of interests, but without knowing the differences, the commonalities cannot be assumed.

The primary stakeholders’ participation in the project activities was through the opportunities to participate provided by the operational rules of the project. In an externally funded project, project rules specify and create spaces for participation by delineating the eligibility to participate and by specifying the target group. The women belonged to SHGs that were formed with 10-20 members. The NGO workers’ training maintained that for the SHGs to become successful, they should usually have members from a homogenous background in respect of age group, sex, place of

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5 Operational rules define who can participate in which situations, what the participants may, must, or must not do; and how they will be rewarded or punished (Tang, 1992:27).
residence, economic status, social status and interests. It was not necessarily possible
to build homogenous groups based on all the indicators. As such, each SHG
represented a site of diversity with attempts to build possible affinity. The highest
percentage of participants were from the 35-54 age group due to both material needs
(looking after the family) and relatively more autonomy available to that age group
within the patriarchal system. The average age at which the rural women married was
between 14-15 years. That meant that by the time they reached 35-40, some of them
already had married children and had become mothers-in-law. Then, there were the
differences of class, caste and religion. Of the women interviewed, the following is a
break-up of the women who belonged to mixed caste, mixed religion and mixed
income groups:

Table 6.2 Participants belonging to different category of groups

<table>
<thead>
<tr>
<th>Area name</th>
<th>Total SHG interviewees</th>
<th>Mixed religion group</th>
<th>Mixed caste group</th>
<th>Only SC-ST, general or Muslim (that is, not mixed group)</th>
<th>Mixed income group^6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sonipat</td>
<td>84</td>
<td>4</td>
<td>27</td>
<td>57</td>
<td>46</td>
</tr>
<tr>
<td>Kolar</td>
<td>80</td>
<td>6</td>
<td>45</td>
<td>35</td>
<td>80</td>
</tr>
</tbody>
</table>

(It is to be noted that the same group can be in the mixed caste, mixed income and
mixed religion categories; it can be both mixed religion and mixed caste and so on.)

How did the poor get included? The target group for the project were women below
the poverty line as defined by the norms of the government. Even among the poor, the
women who had participated in the SHGs can be categorised into several groups: the
BPL (below poverty line) women who were daily wage earners; the women who did
paid work from home; the educated ones who had other voluntary or paid role at the
village level; the uneducated but house-bound high caste housewives, the young
widows with small children and the married or widowed grandmothers.

^6 It was not possible to collect accurate data on income. The NGOs maintained that due to the politics
associated with project benefits and poverty line, the BPL categorization in villages are not always
accurate.
There was an important distinction between Sonipat and Kolar in beneficiary selection. In Haryana, ‘the status of women continues to be much lower despite the high rate of economic growth that the state has achieved’ (World Bank, 1997:79). In recognition of the socially depressed position of women in Haryana compared to Karnataka, the selection of women was not confined to the below poverty line group alone. The project proposed to concentrate economic activities on the poor, but developed sub-components (such as, awareness-raising) which would reach out to other disadvantaged women and address their needs. Thus, with the flexibility allowed to include members from different economic groups, NGOs and women made use of this opportunity based on their local circumstances through a conscious process of selection. The poor within the project comprised not only the materially poor, but also the socially disadvantaged ones. This included the upwardly mobile middle-class housewife. This also meant that within the rigid patriarchal society of Sonipat, any woman could fall in the potential target groups and be included as member in the SHGs. Again at the implementation level, particularly in Sonipat, the NGOs had decided to focus only on married, divorcee or widow, as marriage practices of village exogamy dictated that young unmarried women are going to leave their villages after their marriages. This meant that the women may not have long-term interest in the sustainability of the groups and there would be inability on the part of other group members to monitor their activities.

The process of inclusion started with village-level meetings and discussions where the project goals were explained by the NGOs. In constituting the groups, the women were found to negotiate new forms of affinity at the village level based on various needs of SHG operation. The women who formed the groups and became SHG members were invariably neighbours. This was the first level of affinity they had with each other due to spatial and cultural affinity. It was also an affinity based on interpersonal relations of friendship. No wonder, almost all SHGs were formed among neighbours that could get along with each other. They were a mix of different castes, classes and even religion. They were very much a reflection of the population composition of the villages. In villages with mixed caste and religious groups, SHG members also came from different castes and religion.
Education was used as another marker through which attempt was made to build affinity among the members. The groups constituted of women with varying levels of education. Both women and NGOs believed that having a few educated women in each group would help the other illiterate members in understanding SHG rules and information delivered through trainings. These women can also take leadership roles and guide decision-making processes. Sometimes Anganwadi workers who also became members of the SHGs played this role.

Next, there was the attempt to build affinity based on the need for social approval. Younger women preferred to have one or two elderly women in their groups. As one member explained, ‘It is good to have mausiji (aunty) with us. If she is with us, others will not question what we are doing, where we are going, why we have to go for training etc’” The elderly lady in this case happened to be a sixty year old widow living in the village. Her own children lived elsewhere and the younger SHG women were good support for her as well. The elderly women sometimes accompanied the younger women when they had to go outside the villages for training and exposure visits.

In the process of self-selection and building affinity, women were also motivated by the ideology of grants and subsidies. This had to do with their knowledge of other rural development schemes (like the Integrated Rural Development Project) that offered loans with subsidy. Existing government policy of subsidy made sure that the SC (scheduled caste) and BPL (below poverty line) members were desirable to have in any group. It was common knowledge that SC and BPL members would be eligible for such subsidy and such groups were more likely to get loans easily. As such, having all-SC groups or inclusion of SC members in any group was considered expedient and welcomed. SC members also sometimes used their agency to leave one group and join another. They changed memberships from one group to another, either

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7 The Anganwadi, literally the courtyard play centre, is a childcare centre, located within the village. The Anganwadi workers are the women who work in the centres run by the government under the UNICEF-assisted Integrated Child Development Scheme, Government of India. Anganwadi is the focal point for the delivery of services at the community level, to children below six years of age, pregnant and nursing mothers, and adolescent girls. Anganwadi centre also serves as the meeting place for women's groups, mothers' clubs and mahila mandals promoting awareness and joint action for child development and women's empowerment.

8 BPL refers to people that fall below the government approved poverty line. It can include people belonging to any caste groups.
joining all BPL groups or all SC groups. Sometimes SC members left the original
groups to join groups formed predominantly with SC members. Several interviewees
in both Sonipat and Kolar informed that some of their poorer (BPL) group members
left the original group to join other groups in the hope of getting quicker benefits.
According to them, ‘No benefits were coming to our group; so, they left’. At the same
time, women learnt about the rules of getting bank loans from the NGOs. They
explained: ‘We have been told to form groups with BPLs and SCs’, and ‘It will be
easy to get loan from the bank’.

The attempts at building affinity were also part of the women’s ability to develop
bonding capital among them. These will be discussed in more detail in the next chapter.

But did the poorest get excluded in the process of selection and inclusion? The SHGs
hide the differences among even poorer women at economic level as there was a
distinction among the types of poor in the rural areas. In any one group, the members
could range from small farmer households to landless labour households. In the
process, the poorest women who could not afford to regularly save were likely to be
left out. On the issue of membership of the poorest in the groups, there has been
discussion as to whether poorer people are excluded from self-managing groups.
Harper (2002:124) argues that the poorest may be excluded by other members or
exclude themselves because they do not have the ability to participate in the financial
operations of the group. My research did not specifically look into this aspect, but
the reasons for non-participation stated by few village women in both the areas
suggested that the reasons for exclusion were non-voluntary. The reasons for non-
participation were lack of time to attend meetings, lack of male permission and lack of
resources to save. Similar reasons were cited by others when they spoke about
members who left the groups. Datta (2004) has also found that the inability to save,

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9 MYRADA (2001:11) makes a distinction among the poor as follows:
   i) Very poor: no land, little skills, ready to participate in any employment generation
      programme
   ii) Poor: small land, some skills, ready for doles, enterprising, need insurance protection
   iii) Not so poor: upwardly mobile, connected. They are considered poor or BPL because they
      are of certain castes. These are often the creamy layer among the poor.

10 This is because the research problem of my thesis was to look at ‘participation’, and not ‘non-
participation’. Lack of time also prevented making attempts to deliberately seek out the non-
participating women.
lack of financial viability for the NGOs, unwelcome by other members as they are likely to become loan defaulters are reasons for the poorest getting excluded. The self-selection process in programs (such as in RWDEP through SHGs) tends to bring forward those who are more experienced, active, and willing to take risks. In other words, only those participants are likely to come forward who can make the greatest immediate contribution to the success of the development project. Thomas Carroll (1992:68) points out that ‘To organize and to be organized demands certain prerequisites, which once again restricts participation of the poorest’. One member in Sonipat summed it up: ‘Those who left our group had no capacity to pay’.

### 6.3 The Reasons for Participation: Why Choose to Participate?

Inclusion is one aspect of participation, choice to participate is another. One method for making meaning of the process of participation is to ask: why the primary stakeholders participate? This attempt at explaining participation requires looking at agents’ own explanation of their behaviour. The SHG members offered various explanations in describing their reasons for participation. Most of the primary stakeholders cited economic incentives as the main reason for participation. Women were primarily motivated to participate for fulfilling their immediate practical needs, ‘to make our conditions better through access to loans’ is what they considered as the appropriate justification to participate. Even women who did not avail of any loan from the common fund considered this to be an appropriate justification. Their common reason was, ‘To make our conditions better’ that is, through helping each other in savings and other activities. Even if some of the women were not actively participating in the group activities, they continued to deposit savings in the group fund. They were responding to their faith in the dominant material incentive of SHG constitution.

The reasons cited can be categorised into four groups: bank loans and financial benefits from the outside, ability to save and inter-loan, opportunity to train for economic and non-economic activities, and opportunity for social interaction. The percentage of women that stated one or the other as their first priority at the time of the formation of the SHGs were:
The reasons for continuing their association with the groups show what motivates the women to continue their participation in the group activities. Based on their perceptions of why they continue to participate in the group activities, women responded as follows:

Table 6.5 Reasons for continuing to participate: Sonipat

<table>
<thead>
<tr>
<th>Age/Activities</th>
<th>Bank loans, grants</th>
<th>Savings, Inter-loans</th>
<th>Training</th>
<th>Social interaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-34</td>
<td>6% (5)</td>
<td>10% (8)</td>
<td>7% (6)</td>
<td>5% (4)</td>
</tr>
<tr>
<td>35-44</td>
<td>7% (6)</td>
<td>12% (10)</td>
<td>10% (8)</td>
<td>5% (4)</td>
</tr>
<tr>
<td>45-54</td>
<td>2% (2)</td>
<td>14% (12)</td>
<td>7% (6)</td>
<td>6% (5)</td>
</tr>
<tr>
<td>55+</td>
<td>1% (1)</td>
<td>1% (1)</td>
<td>1% (1)</td>
<td>7% (6)</td>
</tr>
<tr>
<td>Total</td>
<td>15% (13)</td>
<td>37% (31)</td>
<td>25% (21)</td>
<td>23% (19)</td>
</tr>
</tbody>
</table>
Table 6.6 Reasons for continuing to participate: Kolar

<table>
<thead>
<tr>
<th>Age/Activities</th>
<th>Bank loans, grants</th>
<th>Savings, Inter-loans</th>
<th>Training</th>
<th>Social interaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-34</td>
<td>15% (12)</td>
<td>6% (5)</td>
<td>8% (6)</td>
<td></td>
</tr>
<tr>
<td>35-44</td>
<td>17% (14)</td>
<td>6% (5)</td>
<td>3% (2)</td>
<td>3% (2)</td>
</tr>
<tr>
<td>45-54</td>
<td>19% (15)</td>
<td>16% (13)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55+</td>
<td></td>
<td>1% (1)</td>
<td>6% (5)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51% (41)</td>
<td>28% (23)</td>
<td>12% (9)</td>
<td>9% (7)</td>
</tr>
</tbody>
</table>

Age, education, economic status and their responsibilities in the household combined to motivate the women to choose what they wanted from project participation. Poorer women gave more importance to access to credit at low rates of interest. Irrespective of age, savings and inter-loaning were most attractive to the poorer among the women and to a few old women. One old woman who had no children wanted to save something for herself. For the relatively better-off, bank loan was an attraction; equally attractive was the ability to involve in the group activities and retain their leadership roles in the community. In mixed groups, a Jat lady in Sonipat or a Vokkaliga lady in Kolar could easily attain the position of an informal leader due to their existing social position in the community.

Among the 18-45 age group, access to material incentives was important and very few gave importance to social interaction in the first instance. This was due to the fact that during the reproductive stages of their lives, they were also responsible for the well-being of their children and their families. However, when they discovered the benefit of meeting others during the course of SHG meetings, they started giving importance to meetings. In the words of one of them, ‘Earlier we used to sit all by ourselves inside our homes and imagine things. We would have lived alone and died alone. Now we can meet the others and talk and sing and dance with our friends’. In this case, as in others, material incentives gave way to solidary incentives (Wilson & Clark, 1961) for these women.

Clark and Wilson (1961:134) maintain that organisations provide tangible and intangible incentives to individuals in order to induce them to participate. These
Incentives can be divided into three categories: material, solidary and purposive. Material incentives are tangible rewards that have a monetary value or can be easily translated into ones that can have such a value. Solidary incentives are intangible in that they derive from the act of associating in the activities of organisation, such as, socialising, congeniality, group membership and identification, improved status resulting from membership and so on. These incentives tend to be independent of the precise goals of the organisation. Purposive incentives are also intangible, but they derive from the stated ends or goals of the organisation. They include acts such as demand for enactment of certain laws or the demand for adoption of certain practices such as elimination of corruption or inefficiency from public services. Solidary incentives were important for women to be able to deal with problems arising from their lower status in society, because if their ability to support each other. However, it was only the relatively better-off and older members with dependable relatives who could ignore the issue of immediate tangible benefit and participate for intangible benefits. Older women participated for the company of others and gave importance to social interaction. For women over 55 years of age, solidary incentives were most important. One woman in Kolar said, ‘I am doing the work for SHG as a social service. My children are all grown-up and through this work, I can help my sisters’.

Solidary was also important for the women for attainment of the feminist symbols of power, and it was realised gradually as members found satisfaction from associating with each other. However, very few women identified strategic needs arising from solidarity as the reason for participation. Most of the women who cited training as their first priority were the educated ones. Educated women had aspirations of social mobility that were different from the others. The high school educated member of Jyotsna SHG in Sonipat mentioned, ‘I am participating in the hope of earning something extra so that I can send my children to English medium schools’. Even when they felt that they were not receiving useful income-generating trainings, they continued to participate for the awareness-raising trainings. In this respect, they gave more importance to material incentives. The reasons for participation indicate the selective incentives that can motivate the women to cooperate with each other. The ones for whom solidary incentives were more important were also the ones who took

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11 Practical and strategic needs have been explained in Chapter 3.
up the roles of informal leadership. Through the initiative of NGOs, a few of these informal leaders tried to imbibe purposive incentives as one of their motivation for participation in the SHGs (This is elaborated in chapter 8).

All women participated within the arena of a process that is viewed as representing social mobility– the expectation to move across class and occupational boundaries. It also involved a process of decision-making that weighed the social and emotional costs associated with participation. The most important was the ‘time’ required to participate and the ‘permission’ to participate. Married women in Kolar unanimously said, ‘we are here only because our husbands have agreed’. One woman in Kolar was sent back to her mother’s house because she dared to attend the SHG meetings without her husband’s permission. The other members could do nothing and the process managed to reinforce patriarchal domination. The SHG members of Barswani village in Sonipat expressed the difficulties they face in trying to convince their family members and husbands about the need to continue participating in the SHGs even in the absence of immediate benefits from the government or the NGO when they stated, ‘We have to always fight with our husbands’.

The act of participation, thus, is not an individual decision; it is a decision based on consent from the male members, specially husband and even sons. When women have grow-up sons, they take their views into consideration as well. It is very clear that women’s choices are structured only through freedom available to them within the existing social structure. Women’s choices were structured through their concern for their children and marital harmony. Thus, the ‘choices’ of the women to participate were structured primarily on the basis of the importance of practical needs, the permission of male family members and expectations from a government-assisted intervention.

6.4 The Practices of Participation: SHG Norms and Individual Needs

The manner in which participation took place can be understood from the various practices of participation. The SHG members’ participation was intricately linked to their existing cognitive and social reality and the development reality that the NGOs and other agencies wanted to create for them. The NGO workers were responsible for interpreting policy guidelines for them, but beneficiaries made their own
interpretations as well. How women understood and interpreted the project initiatives undertaken for them determined how they participated in it. Women’s underlying assumptions, beliefs and values (culture) influenced how they defined their role in the process of participation. Practices evolved not only through the enforcement of the rules of participation, it was also coloured by people’s expectations from engaging in the process and interpretation of the rules. In the process of participation, experience is one indication of how women made meaning of the practices of participation.

In examining how participation took place in the SHG-model, it has to be remembered that the SHGs formed under RWDEP fell under the category of mobilised groups. A distinction has to be made between self-help groups or people’s organisations that are initiated by the people themselves and those that are formed with assistance or facilitation of outsiders. In her study in Kenya, Barbara Thomas (1985:7) distinguishes between ‘autonomous’ SHGs and ‘mobilised’ SHGs. Autonomous groups are voluntary associations focused on one or more shared interests and possessing a voluntary membership. They are ongoing groups. On the other hand, there are groups that the community mobilises on a short-term basis, often fostered by local government officers to meet a recognised local need within the guidelines of a development project. These are mobilised groups because members of a community living within a fixed geographical boundary are mobilised to participate in the project. During the field work it was found that group formation was mostly mobilised, that is, induced from the outside by NGOs except in one case in Kolar. In Peramakanahally village, the husband of one member took the initiative. He heard about the groups during one of his professional training sessions as a middle school teacher. He contacted the NGO for further information and with the help of his wife, mobilised one group in their village.

The three pillars for establishing SHG norms are collective strength, economic opportunity and restructuring of gender and power relations. From the perspective of the State and the financial institutions, the SHGs evolved as alternate strategies for meeting the credit needs of the poor. Credit is a dominant theme and practices of the project were intimately linked to expectations of access to credit. As a result, the norm of economic opportunity dominated both the NGO worker and the individual. Credit and SHG-bank linkage became the dominant theme in RWDEP. For NGO workers
faced with the constant challenge of performance management and project evaluation, their interactions with the members were geared toward fulfilling the project objectives of increasing SHG-bank linkage. As part of the project administration team, they were bound by the requirements of progress reports, loan disbursements and were under the scrutiny of constant monitoring. Thus, the primary task of NGO facilitation became the development of the groups to reach maturity and the NGO workers had to ‘enforce’ the rules for reaching maturity.  

The Concurrent Project Monitoring and Evaluation Reports (Government of India, 2001c) and the progress reports of the Project Implementation Units (Government of Haryana, 2002; Government of Karnataka, 2002) pointed out the varying levels of performance in Sonipat and Kolar. The reports showed that most of the groups in Kolar had access to bank loans, while only few had the experience of dealing with bank loans in Sonipat. Out of 362 SHGs in Kolar district, 359 had opened bank accounts and 210 were sanctioned bank loans. All groups had been linked to clusters at the block level. In Sonipat district, on the other hand, out of 446 SHGs formed, 328 had opened bank accounts and only 13 SHGs were sanctioned bank loans. The groups in Sonipat were not linked to any clusters. The practices and activities in which the women were engaged determined the stages of the SHGs. NGO experience played a part in the process. The differences in the experience level of the NGOs were reflected through the different stages at which the SHGs in the two areas stood at the end of the same time period.

The following table shows the respondents who belonged to SHGs in their various stages:

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12 The National Bank for Agriculture and Rural Development in India has detailed guidelines and indicators to assess how SHGs can reach maturity.

13 This pattern corresponds to the level of progress made by the SHGs as per the project performance report (Government of India, 2002b).

14 In chapter 5, the course of an SHG’s life was divided into three stages: forming, functioning and sustainable. The initial process of getting together and holding meetings is the forming stage. When groups start saving, inter-lending and deal with bank loans, it can be said to have moved from the forming stage to the functioning stage. The functioning groups are the ones that have started inter-lending at the minimum. These groups supposedly help in social development through knowledge of organisational functioning, women’s physical and mental well-being and experience in economic as well as non-economic activities. Sustainable groups give wider exposure to women through their links with clusters and federation.
Table 6.7 Participants and the stages of SHGs:

<table>
<thead>
<tr>
<th>Area name</th>
<th>Total respondents</th>
<th>Forming SHGs</th>
<th>Functioning SHGs</th>
<th>Sustainable SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sonipat</td>
<td>84</td>
<td>25</td>
<td>59</td>
<td></td>
</tr>
<tr>
<td>Kolar</td>
<td>80</td>
<td>5</td>
<td>75</td>
<td></td>
</tr>
</tbody>
</table>

The practices of participation were, in turn, shaped by the project regulations and women’s social reality. While the formal rules remained fixed, the informal rules varied based on the context and the NGO workers’ ability to mobilise. At the grassroots level, individuals (the NGO workers and SHG members) establish, monitor and enforce norms so that the groups can reach maturity. The major practices were geared toward achieving the status of mature groups so that the groups will be eligible for bank loans. The first step in the practice of reaching maturity was to evolve a set of SHG norms relating to holding meetings, regular savings and deposits in the bank, maintaining records, inter-lending and keeping track of loan repayments. Where the process had not worked, groups remained in the functioning, or even in the forming stages. This was particularly true for Sonipat.

Norms are informal rules that structure social interactions in ways that promote the benefits of cooperative endeavours (Knight & Ensminger, 1998:105). The requirements of establishing these norms had to be weighed against individual and family needs. The SHG practices required women to devote considerable time in meetings and trainings. The SHG meetings were a forum for inculcating the knowledge of procedures and rules to the rural women unacquainted with these formalities. A well-functioning SHG for the bank manager was one that managed to have regular meetings, kept minutes of the meetings, maintained its accounts books properly, did inter-lending, obtained loans from the bank and continued the process for repeat loans. Meetings were required to be held in a formal manner and in a place of convenience to all the members. In Kolar, these meetings were held once a week and the average savings of each member per week started from Rs. 5. In Sonipat, the meetings were required to be held once a month and the average savings of each member ranged from Rs. 10-100. For the daily wage labourer with husband and children, time was scarce. Sometimes they came to meetings and left early without
participating in the actual discussion process. The average time spent in a month by a woman in group meetings in Kolar was almost three hours; in Sonipat, it was less than two. The members in Kolar accepted the norm of weekly meetings, while the relatively better-off women in Sonipat preferred monthly meetings.

The practices of holding the meetings, again, ranged from the formal to the informal. In Doddakathur village in Kolar, women started the meeting with a prayer and an oath taking. All the women repeated, ‘we will educate our daughters’, ‘we will plant trees’, ‘we will go to the literacy school’ and ‘we will not marry our daughters before they are 18’. It was a very formal occasion. Most of the women knew that it was illegal to get their daughters married before they turn 18. On very informal occasions, savings were just collected for deposit by the treasurer of the group and business disposed off.

![An SHG meeting in Kolar](image)

Rural women’s lives are a constant stream of activities and responsibilities. In the early stages of participation in the SHGs, women’s participation dropped if male or household permission was lacking. Some could persist with support from other women members. A few others again dropped out when the incentive for a loan faded. The remaining members continued to participate with various degrees of enthusiasm.
As women continued to participate in project activities, a process of rationalisation took place within the constraints of lack of information, lack of time and existing societal constraints. Women participated within the informal constraints of male permission, the need to show some benefits, manage both household work and SHG activities. Permission, tangible returns, time required and inter-personal relationships with other members were important factors at every stage for trust, partnership and control.

For some women who belonged to the forming groups in Sonipat, there was cynicism about the group meetings. They stated: ‘What’s the use? We only have meetings when somebody comes’. This assumed its informal form when women laughed and said, ‘we have our meetings at our doorsteps. Wherever we meet our friends in the village, it is a meeting’. For these women, the connection between the minutes book of the meetings and the loan from the bank was distant. They lived next to each other in adjacent houses and were not excluded from meeting each other socially. Due to the relatively better condition of the SHG members of Sonipat, they had different expectations from their participation and less need for small loans from the group fund for consumption purposes. The higher participation of the scheduled caste, scheduled tribe and below poverty line women in Kolar meant that their condition was poorer than the average SHG member in Sonipat. This kept the enthusiasm high because the poorer members were the ones in need of immediate cash and smaller loans.

In the functioning and sustainable groups, the SHG members dealt with issues relating to internal loans and bank loans. For the smooth functioning of the SHG meetings and other activities, the NGO workers had to take the help of a few enterprising and articulate women to assist them in enforcing the formal rules and establishing the SHG norms. Peer monitoring and peer pressure were two important mechanisms for enforcement of rules and norms. They are informal mechanisms used to deal with the free-riding (Olson, 1965) problem in group-based activities like that of the SHGs. It was women’s willingness to submit to them that made the groups sustainable. The practices, however, reflected the tensions between SHG norms and the needs of individual members. Peer monitoring was used to encourage and pressurise members into observing group rules and returning loans on time. The operational rules acted as
a form of group norm, but could also work as a form of sanction against those who did not follow the rules. Quite naturally, a lot of emphasis was placed on the women’s relationships with each other and how they managed to conduct their joint activities. This could also make or break groups through addition or depletion of the existing level of trust. In Sree Ganga Devi SHG of Kolar, members decided to include two young women from the village into their group after their husbands died. Even though the women joined much later than the others, they were allowed to avail loans from the group fund and did not have to wait for the mandatory period. In some cases, trust and support evaporated into non-sympathy for members who could not follow rules. In one group meeting, the members stated about a member who left the group, ‘we threw her out of the group as she was not regular in attending meetings’? When asked why she was not regular, they stated: ‘She always had some excuses to do with her small children ...’.

Formal rules also required that the SHG members undergo training. The reality of time constraints meant that women found it particularly difficult to attend these training sessions. Ability to attend trainings was more problematic when they had to leave the village for one or more than one day. Permission from husbands could be lacking for some and household responsibility stopped a few others from attending training that were held outside the village. All the women in Kolar attended at least one training session, but not so in Sonipat.

Loss of members when the dominant expectation was not fulfilled was not uncommon. This dominant material expectation from the SHGs context leads to reduction in membership of SHGs when loans are not forthcoming (Thakur, 2004). Where training had been received, expectations were fulfilled to some extent. It was only the poorer who appreciated the ability to borrow small loans from the SHG fund. The relatively better-off did not avail such loans from the group; they waited for the bigger loans from the bank. The SHG members availed the internal loans mostly for consumption purposes during difficult times, to purchase medicine or visits to doctors, household and farm improvement, children’s education and marriages. Only bank loans were used for income-generating activities like purchase of cows and buffaloes.
It has been mentioned earlier that the reasons for women’s participation were guided by the perceived benefits from SHGs. According to Kim Wilson (2002), the benefits from participation in the SHGs can be of three types. He makes a distinction between instant, interim and long-term benefits that flow to the members from their participation in SHG activities. Instant benefits relate to coming together just to meet and talk, set aside a little savings and gather some useful information about opportunities available. Interim benefits accrue when members borrow from group funds for various purposes and if required, can also avail of bank loan through the group. Long-term benefits are derived from women’s participation in some form of social action and ability to link to government resources.

Even though instant benefits were good and provided a good break from household drudgery for individual women, women came under pressure for obtaining interim or long-term benefits. Women expressed concern at the way other villagers or household members looked at their activities if nothing tangible was available. In case of groups that got no loans (particularly in Sonipat), their act of meeting could be looked upon as a chatting group by the men. In Bhakarpur village of Sonipat, one member said: ‘My husband thinks that this is nothing but a chatting group’. One group in Kolar asked this researcher, ‘if you have not come to promise some benefits for us, then why are we talking to you?’

Incentives to work and follow the SHG norms required an ability to adopt the vision of future as envisaged through the development project. This could not happen for the non-BPL women in Sonipat who were primarily mobilised for awareness-raising alone. They understood their involvement in the project for what it was projected to achieve: to improve women’s ‘condition’ and the ability to obtain credit; and not for its longer term objective of social change. One young woman in Sonipat apologetically explained, ‘we are not interested in doing what the project wants us to do. We are just happy to chat and talk, we have no ambitions ... women need to have ambitions if they want to achieve something’. This ambition was defined only in terms of economic achievement.

What incentives motivated individuals to reconcile their needs and expectations with the SHG norms? For the members of the SHGs, it was through balancing the demands
of their everyday lives with the externally imposed rules of the SHGs and the amount of credit that it could potentially generate. Conflicts arose when there was a divergence between the field worker’s perception of SHG norms and women’s individual needs. Durga SHG was in Sonipat district. It consisted of 18 members, out of which only two fell below the poverty line category. The village was located on the highway and near a factory which attracted migrant labourers for work. Due to the presence of the migrant people, one woman member insisted that there was scope for business through renting out accommodation in their village. Few of the relatively well-off members wanted loans to repair their houses so that they could let them out on rent. They had applied for a loan, but they were not eligible for it as their group had not reached maturity. To become mature, the SHG members had to go out of the village and attend several training, develop experience through inter-loaning and account keeping and fulfill other criteria. The women saw no use in attending the trainings on jam-making and surf\textsuperscript{15}-making that were not interesting or relevant to them. They claimed, ‘\textit{we cannot leave our household responsibilities and attend trainings’}. The field worker desired that they should attend the trainings that will help improve the status of their SHG and eventually make it eligible to get a bank loan. The field worker’s response was: ‘\textit{Actually these people are not at all interested in any SHG work’}.

6.5 Conclusion:

The above is an attempt to ‘situate’ participation in the context of RWDEP and the project participants’ social reality. The agents that participate can do so only within the spaces available to participate, but they bring in their own perceptions and reality to the process. The opportunity to participate is visible in the nominal form of participation through inclusion or selection in the process. Rules of entry are important, but equally important are social norms like, permission of the husband and mothers-in-law. This was true of all women, irrespective of caste and class. The manner in which NGOs and women forge relationships and create meaning within the existing structures determine the pattern and practices of participation.

\footnotetext{15 ‘Surf’ is a detergent powder.}
As a form of organisation, the SHGs have an incentive system that is three-fold: material, solidary and purposive. They were designed with the dominating material incentives, but in women’s development solidary and purposive have to gain equal importance. While material incentives can fulfil immediate practical needs, it is only through the solidary and purposive incentives that women will be able to fulfil their strategic needs. The reasons for participation by the women in the SHGs were dominated by concerns for fulfilling practical needs. The fact that strategic interests did not predominate the choices to participate meant that they did not aspire to gain access to power and prefer maintaining the existing power relations. This was very much a reflection of the prevailing patriarchal power-based dominant culture. Social norms play a strong part in this. In linking their primary reason to material benefits, the women explained how they were required to justify to their family members what tangible benefits they were getting from participation in the SHGs. According to Batliwala (1994: 134), women make choices only within tight social constraints – between marrying off her daughter with dowry or run the risk of unmarried daughter who is a burden; bear sons or face rejection by in-laws.

Ruth Alsop’s (1993) study shows that the activities and enterprises that women get involved in are a manifestation of an existing culture. This culture reflects and determines women’s relations with men and the way that women perceive themselves. Alsop (1993:373) claims that, ‘although quite capable of identifying practical interests and needs, however, the women themselves did not identify any of the strategic concerns that an external observer was able to uncover’.

It matters how the space provided through project participation is interpreted by the actors. In the prevailing socio-political environment, it also matters how the facilitating agent was able to assist them in the process. A work environment fraught with mistrust and lack of professionalism could lead to apathy and rent seeking behaviour on the part of the NGO workers themselves. Moreover, the NGOs interpret rules for the people and they often have to straddle the line between deference to existing values and changing them. Thus, projects for eliciting participation of women have to take into account not only the incentives for women, but also the incentives for men. Without incentives for their husbands or other male members, women may be the losers (Ackerly, 1997:142). Thus, male permission remained a critical factor.
While the organisational rules and incentive system of the SHG determine what activity acquires prominence, it is also the agents that give shape to that activity. Women modified their behaviour based on perceived expectations and their individual circumstances. Project requirements, NGO workers’ reality, and women’s social reality combined to evolve into practices that were not uniform across different areas. The lack of uniformity in practices was not due to lack of agency on the part of the women or the NGO worker. It was due to the wider structural factors within which they were forced to operate. They were the formal rules of implementation and informal norms, such as the need to satisfy the expectations of family members through tangible rewards, social approval for activities outside the home and so on. The new set of SHG norms had to always contend with the existing ones.

The SHGs act as solidary groups in that group members may support each other to resolve problems at the level of the family and the household. They promote well-being through multiple psychological processes, including encouraging participants to adopt more positive and adaptive perceptions of themselves and their problems. A dimension of SHG pointed out by Kingree & Ruback (1994:272) is that ‘self-help groups target people who are motivated to cope more effectively with problems related to a particular negative status’. A small group of women perceived this as the reason for their continued participation in the project activities. The diversity of SHG members shows that it is a site for women who are proletarian on the one hand and women who hold middle-class values and aspirations on the other. These and other pre-existing differences can have implications for women’s perceptions, expectations and practices in the process of participation. The affinity built amongst SHG members could advantage one group of women over another by further empowering the educated, the better-off and the higher caste women over the uneducated, the poorest and the lower caste women. Whether attempts at building affinity empowered the SHG members to establish equitable relationships will be discussed in the next chapter.

16 The term ‘proletarianisation’ refers to the peasant producers’ complete separation from all property upon which they could realise their material and social reproduction. Dispossessed, they are compelled to exchange their labour power for wages (In India, this would indicate the landless labourers) (Bryceson 1985:128).
Development projects are expected to bring in benefits and women were responding to that expectation. People’s perception of the place of development projects in their lives influence over their decisions to participate. Genuine participation, however, does not take place only in the form of following the measurable activities and observable rules of the project alone. Its depth and significance to the people’s lives is also important. It is about how people are able to forge relationships and make meaning of the process that is supposed to be beneficial for them. Simultaneously, both the NGOs and the women have to be able to deal with inherent power relations to achieve genuine social empowerment. In women’s development, projects involve building new forms of social relations that will be inherently equitable, free from gender bias and sensitive to women’s needs. It is about reversal of relationships and acquisition of power. The extent to which the NGOs and the women were able to negotiate relationships, become self-reliant and achieve independence show the extent to which they were able to gain power. These issues will be examined in the following chapters.
Chapter Seven

Self-Help Groups, Non-Governmental Organisations and Relationships: Partnership and Power

7.1 Introduction:
As women continue to participate in the self-help groups (SHGs), relationships are established with individuals, organisations and institutions. Incentives influence women’s decision to participate in the SHGs and formal rules structure the manner in which women’s collective action in the groups takes place. At the same time, norms, reciprocity and networks in the form of informal social relations or social capital make cooperation work. In other words, collective action or cooperation between individuals and organisations occurs through the establishment of relationships. Participation in the SHGs is also about harnessing and generating relationships among the different stakeholders. In women’s participation for self-development, an aspect that is often overlooked is the creation, management and maintenance of their relationships with each other and with the other stakeholders of the project. This act of establishing relationships or partnering is what gives another face to the form of participation. Partnership is an important stage in the journey of participation from instrumentalism to transformation.

Transformative participation has to be able to create an environment where women and their facilitating organisations feel more empowered through their role as partners in the development project. In ‘participation as empowering’, the concept of a transfer or acquisition of power is implicit and this transfer has to start taking place through a process of partnership in collective action. It is a form of social empowerment through increase in opportunity, capability and equality in the establishment and maintenance of relationships. This is the challenge for development projects that aim for women’s empowerment through their participation and partnership in project activities. Instead of focusing on financial sustainability or poverty-alleviation alone, participation also needs to look at how women are able to

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1 The ‘development project’ here refers to RWDEP.
negotiate relationships outside the household through their activities in the public sphere.

Relationships are sites of power. Partnership could be about establishing linkages and creating new relationships at the grassroots level. It is also about dismantling existing power relations among the various partners at the implementation level and achieving equality. This can be observed, first, in the capacity to forge relationships. Second, it can be seen in the capacity to generate, exercise or transfer power in the process of forging various forms of equitable relationships. This indicates that partnership is a term loaded with power relations. The basic question then becomes: is participation solicited with an intention of sharing power, exercising power, transferring power or generating power? These have a corollary to the four forms of power that are relevant to women’s development from a feminist perspective. They are power with, power over, power to and power within. As Rowlands (1998:14) says, ‘women’s empowerment is not only concerned with women’s ability to exercise ‘power over’ by occupying positions of power, it is also the power of individual women to have control over their lives (power to). Further, it involves the power of women’s groups to negotiate collectively with different societal institutions (power with) and fulfil strategic gender needs through awareness (power within).’

‘Power over’ another is exercised through domination, socialisation and enforcement of rules in the form of coercion and compliance. In the process of creating new relationships, power can also be generated from within. NGOs can help women to develop their power, the State can transfer power to the people’s organisations and women can help each other and acquire it. Thus, in partnership, power can not only be exercised as ‘power over’ when women exercise citizen power or client power, it can also be gaining of power through ‘power with’ (working collectively with others), and the ability to do as in ‘power to’ (to organise, to learn, to access resources). ’Power within’ (individual and group), that is, self-empowerment has to go hand in hand with all the other forms of power.

Efforts through projects like RWDEP were centered on creating new avenues of relationships and social capital for women through the involvement of voluntary associations, the State and other agencies. Relationships can be generated through the
formal mechanisms of coordination and contract as well as through the informal relationships of social capital and social relations. Do formal and informal forms of partnership change relationships of power? In the process of participation, women as agents experience power in different forms in different contexts and can vary with the different stakeholders. In this chapter, we discuss the NGOs’ role and women’s experiences in forming relationships through SHGs for satisfying their (practical and strategic) needs through material incentives or acts of cooperation. The role of power and women’s perception of control in the process will be also examined.

7.2 Women as Partners: Relationships and Power
Women’s relationships in the context of the development project are examined at three levels – at the inter-personal level among the group members, in their relations with the NGOs; and in their relations with the institutions of governance.

7.2.1 Bonding relationships among the group members: becoming a community of equals (power with)
When the SHGs started, they were formed on the basis of friendship of the members amongst each other. A well-functioning SHG involved cooperation among its members that was built through their bonding relationships with each other. For most of the women, the SHG was the first situation where they were expected to work collaboratively outside their family circle. Bonding social capital can manifest as satisfaction at both the individual and collective levels (Dasgupta & Serageldin, 2000). Bonding social capital can also empower with ‘power-within’ and ‘power with’. At the individual member’s level, satisfaction through bonding capital is an indication of the minimum level of personal empowerment that a person is likely to achieve. An analysis of the verbal scale used for measuring the women’s overall satisfaction from their association with SHG activities showed that in Kolar, 81% of the women were very satisfied; 10% were moderately satisfied and only 9% were not satisfied/unsure. By contrast, in Sonipat, only 30% of the women were very satisfied, 42% were moderately satisfied; and 28% were not satisfied/unsure.
Satisfaction was found to be primarily related to the SHGs’ stage of activity, that is, maturity level reached in terms of activities undertaken and the access to credit and material benefits. Women in sustainable groups were the most satisfied, the ones in functioning groups less and those in the forming groups were the least. Most of the women who expressed some form of satisfaction pointed to the receipt of benefits in the form of credit, trainings and other benefits as the reason for their satisfaction. Some cited access to easily available loans at a low rate of interest as the main reason for their satisfaction. There was a small group of women whose satisfaction was not tied to material benefits. These were the older women who participated in the SHGs as a social outlet and few socially entrepreneurial women who enjoyed the extra work outside their family responsibilities. The following tables indicate the extent of the SHG members’ level of satisfaction and the corresponding SHG stages:

**Table 7.1 Bonding Relationships as Satisfaction**

<table>
<thead>
<tr>
<th>Level of satisfaction</th>
<th>Kolar</th>
<th>Sonipat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely/very</td>
<td>81% (65)</td>
<td>30% (25)</td>
</tr>
<tr>
<td>Moderate/little</td>
<td>10% (8)</td>
<td>42% (35)</td>
</tr>
<tr>
<td>Not satisfied/unsure</td>
<td>9% (7)</td>
<td>28% (24)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100% (80)</td>
<td>100% (84)</td>
</tr>
</tbody>
</table>

**Table 7.2 SHG Stages and Satisfaction in Sonipat**

<table>
<thead>
<tr>
<th></th>
<th>Very Satisfied</th>
<th>Moderately Satisfied</th>
<th>Not Satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Forming</strong></td>
<td>4</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td><strong>Functioning</strong></td>
<td>21</td>
<td>22</td>
<td>13</td>
</tr>
<tr>
<td><strong>Sustainable</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>30% (25)</td>
<td>42% (35)</td>
<td>28% (24)</td>
</tr>
</tbody>
</table>

2 The three stages of the SHG’s life cycle has been described in chapter 5.
Table 7.3 SHG Stages and Satisfaction in Kolar

<table>
<thead>
<tr>
<th></th>
<th>Very Satisfied</th>
<th>Moderately Satisfied</th>
<th>Not Satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forming</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Functioning</td>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Sustainable</td>
<td>62</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>81% (65)</td>
<td>10% (8)</td>
<td>9% (7)</td>
</tr>
</tbody>
</table>

What is of most importance is to examine how bonding relationships that could give women a form of ‘power with’ were established. The capacity-building effort of MYRADA (the national level training agency) gave importance to the development of cooperative relationships among the members. The feminist conception of sisterhood and women’s natural solidarity are believed to act as powerful incentives to develop their bonding relationships. In practice, cooperation developed around the group fund which acted as a form of structural social capital\(^3\) around which the women work. The ability to manage the group fund and deal with conflicts arising from it determined the extent of the women’s cooperation and the ability to generate power in their new relationships. Quite understandably, women in functioning SHGs did not admit of any level of conflicts among the group members. To the question, how they take decisions, the universal reply was,

‘*We take it jointly... we discuss and come to a conclusion*.’

Most, however, admitted that the process was not smooth,

‘*At first, we did not know how to come to a decision. We all wanted to speak and nobody to listen ... Then our sir (the field worker) told us the story about the five blind men and the elephant ... we learnt that it is important to listen to each other before we make a final decision*.’

An aspect of SHGs’ functioning that showed the groups’ ability to negotiate conflict was in their dealing with the issue of defaulters. When SHGs are seen as savings

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\(^3\) Structural social capital *facilitates* mutually beneficial collective action through established roles and social networks. Rules and procedures exist to guide individuals’ behaviour through well-recognised roles of leadership. In contrast, cognitive social capital includes shared norms, values, attitudes and beliefs, and it *predisposes* people toward mutually beneficial collective action. Structural social capital is external, whereas cognitive social capital is internal (Krishna & Uphoff, 2002:87).
groups that enable women to improve their position socially and economically, women tend to cooperate around the issue of savings. When SHGs are seen as groups receiving benefits or aid from the government and others, women come into conflict over the distribution of benefits. Conflict was particularly evident over the issue of defaulters. As per the existing bank rules, defaulters of previous bank loans were not allowed to avail fresh loans. In Kolar, women who belonged to households that defaulted (in most cases by their husbands or other family members) in repaying earlier bank loans were not given a share of the bank loan. A compromise was, however, reached whereby they were allowed to avail a bigger loan from the group fund. There was no such agreement on the issue in Sonipat. Women demanded, ‘why should we all not get the bank loan ... if bank loan comes, we must all divide it equally’.

Decision-making in SHG meetings centred on collection of dues, inter-loaning, marketing of products, attending trainings and participation in miscellaneous activities. While it could increase women’s decision-making ability through discussion and negotiation, the nature of rights over the group money did not lead to serious conflict in functioning and sustainable groups. Wherever there was severe conflict, the groups were defunct.

There was no simple one-way street through which women could generate bonding social capital among them. The diversity in the constitution of the SHGs meant that the differences in age and marital status, caste, economic status and interests of the women involved impact on how bonding relationships are built. Trust in homogenous relationships is an important element through which bonding relationships can be built. Caste is an important formal indicator of homogeneity in rural India and inter-community prejudices reflected in women’s relationships toward each other in some of the mixed groups. Mixed groups were formed with members from both lower and higher castes, and the social distance among the castes determined their social relationships. The scheduled caste population in Sonipat was only 18% and there was

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4 The group fund refers to the savings made by the members and deposited in the bank; whereas the bank loan refers to the loan/s given by a financial institution to the SHG members. The group fund accumulated through the members’ contribution (internal source), but bank loan comes from an external source.
an attempt to form mixed groups to overcome people’s social distance. Out of the 27 members in mixed groups of Sonipat, 15 members belonged to groups that had a mixed caste composition. The mixed caste groups primarily consisted of the dominant peasant caste, the Jats, and the low scheduled castes.

There was definite tension among some of the members in mixed groups. Some of them had remained at the forming stage and had not reached the functioning stage even after two years. Durga in Sonipat was the President of one SHG and was an elderly Jat lady. She explained why they did not inter-loan and why her SHG did not take off to the functioning stage. Her group members contributed only Rs. 20 per month and did not trust that money will be repaid if they did inter-loaning with each other. She narrated,

‘We formed the group by collecting Rs. 50 per month. For the first few times, all gave. Then I had to go after them and ask them for the money. My sister tells me, why do you take all this trouble ... people will only blame you. I do not pressure anybody now. The money is lying in the bank and nobody wants to inter-loan’.

Lack of trust meant that they blamed each other. In another case, one Jat member said,

‘We try to explain to them about the benefits of the group and what we should do ... but they do not understand. They only fight with us ... they say, ‘others will eat our money’.

The tension in the mixed groups took a form of ‘wait and watch attitude’, where the members watched what the other groups were doing and what benefits they were receiving.

In Kolar, the higher percentage of SC and ST (38%) and other lower caste\(^5\) people meant that mixed groups were mostly formed from these lower and backward communities\(^6\). Among the women interviewed, 42 members in Kolar belonged to mixed caste groups. Even these mixed groups were mostly comprised of lower caste

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\(^5\) The official terminology is, Other Backward Caste (OBC).
\(^6\) Please refer to Table 5.1 in Chapter 5. It has been shown that Kolar has a higher percentage of SC and ST population. Among the general caste people, the percentage of OBC is also higher in Kolar.
groups such as, the OBCs. Except one high caste member, all the other non-SC and non-ST members belonged to the OBC, and the OBC members were from the poorest category. They perceived themselves and were also perceived by the other members as equally disadvantaged. In the group with a mix of higher caste members with OBC and SC members, the higher caste member’s lower economic position explained her association with the SC and ST women, ‘I am from a poor family. I decided to join the group ... if I get loan and can earn independently, it will help my children’. Though they belonged to different social groups, the members were in a similar economic condition and were united through their common economic interest. In one predominantly scheduled caste village of Kolar, the members of one group said, ‘we do not talk about our castes, we do not want to bring in divisions’.

The satisfaction level among the members belonging to the mixed caste groups in the two case studies differed as follows:

<table>
<thead>
<tr>
<th>Level of satisfaction</th>
<th>Sonipat</th>
<th>Kolar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely/very</td>
<td>30% (8)</td>
<td>82% (37)</td>
</tr>
<tr>
<td>Moderate/little</td>
<td>44% (12)</td>
<td>16% (7)</td>
</tr>
<tr>
<td>Not satisfied/unsure</td>
<td>26% (7)</td>
<td>2% (1)</td>
</tr>
<tr>
<td></td>
<td>100% (27)</td>
<td>100% (45)</td>
</tr>
</tbody>
</table>

Satisfaction level varied from high to moderate for women belonging to mixed religion groups and dissatisfaction was not related to their religious differences. The unsatisfied members were mostly dissatisfied as their groups did not take the initiative to apply for bank loans and some members were not repaying the loans to their internal funds regularly. Though homogenous groups had potentially more ability to develop bonding relationships, yet homogeneity on the basis of religion or caste alone did not necessarily indicate that these were sufficient to develop bonding relationships and thereby generate ‘power with’. The experiences of homogenous groups that were defunct showed how no form of power could be achieved.
Defunct groups were, by implication, the ones where cooperation had broken down and conflicts could not be managed. Defunct groups were the ones where mutual trust could not be established. Defunct groups were also the ones where personalised trust could not be sustained. Hasina in Sonipat belonged to an all-Muslim group and the village was also predominantly Muslim. The SHG formed by them was homogenous on the basis of religion and the women belonged to the poorer category, yet the relationships within the group had broken down as there was a perception of misuse of money.

Hasina explained, ‘There was ‘baimani’ (cheating) done to us’.

I asked: ‘Who did baimani to you?’

According to Hasina, it was the members who could not come to a consensus about inter-loaning. As neighbours, they had their own perceptions about the needs of the members asking for loans, the actual purposes for which they will be used and their credibility for returning the loans. It was understood and assumed that one could lie on paper, but one could not lie orally to other members. It was necessary to trust ‘us’ (the members), but not ‘them’ (the NGOs and the government officials).

In Kolar, there was a group comprising members from only scheduled castes women, but it was not functioning and was almost defunct because of the perception that there was an attempt to control the group by a few dominant members and their husbands. The group members were never friendly neighbours. On top of that, the husband of one member wanted to interfere in the group activities. The group members could not agree on the tasks they wanted to do, they could therefore not become a team and the group was on the verge of breaking down. In this case, to begin with, personalised trust was almost non-existent or very thin.

Another group in Kolar had become defunct due to the perceived breach of generalised trust by the treasurer of the group who was accused of collusion with the NGO worker. The other members accused them of misappropriating some money.

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7 Wendy Stone (2001) gives a three-fold division of trust: Personalised or social trust of familiars exists within established relationships and networks. Generalised trust, also a form of social trust, is trust extended to strangers, often on the basis of expectations of behaviour or a sense of shared norms. Third, it is the civic or institutional trust which refers to basic trust in the formal institutions of governance including fairness of rules, official procedures, dispute resolution and resource allocation. Institutional trust refers to trust in expert systems, whereas civic trust refers to familiarity in social relationships as people relate to each other as citizens, clients, customers or users of a system.
from the common fund. When the worker left to get married, the suspicion became confirmed. Thus, in defunct groups, a major reason for their demise was lack of trust – examples where no trust of any form could be established.

There were several external factors that played a role in developing cooperative relationships among the diverse group of women, particularly evident in Kolar. Education and literacy played an important role in developing relationships among the SHG members. Among the women interviewed, 64% in Kolar and 60% in Sonipat had never attended school or attended only primary school. They required someone who was better educated to keep accounts. However, there had to be willingness amongst the members to trust the educated ones for safe keeping of their money. They depended on others for correct recording of their accounts and for correct calculation of the interest and loan. One old member said, ‘First, I take the number that they give me here; then I go home and show it to my son; he checks it for me’. Sometimes, the educated ones also resisted responsibility and power by not taking on the extra work of writing the accounts books. Durga is a literate member and she could maintain the accounts for her group. Instead, their group had engaged a young boy from the village to work as their bookkeeper at Rs. 50 per month. According to Durga, ‘I do not have time; moreover, I do not want to get blamed for something ... keeping account of other people’s money is dangerous’.

Informal leadership and activism also belonged to the literate and the educated. The NGOs followed specific rules that regulated the selection of President and Secretary of each group in Kolar. Thus, formal leadership was rotated in the SHGs in Kolar. Informal leadership, however, remained with the educated and the articulate and often with the socially mobile ones. Taking leadership roles also required time and it was not favoured by the poorer women who were daily wage labourers. The economically weakest among the women relied on others for safe deposit of their money, guidance in leadership roles, and fulfilment of various formalities. Most of the daily wage labourers were illiterate and the cost in terms of time was too high for them. In such situations, the more articulate and literate women usually acted as social entrepreneurs in mobilising other village women to form groups. Negotiating relationships or managing conflicts between the members depends upon the form of power and
control exercised by them through their position in the social, economic, educational or age hierarchy.

The relatively better-off were in a position to exercise the power of peer monitoring and peer support through their seemingly supportive behaviour. Their involvement also helped to prevent free-riding by some members. As one socially active member in Kolar explained, ‘All of us do not take loans ... somebody has to pressure the others for repayment’. Thus, while bonding relationships developed, the relatively better-off women could sometimes use monitoring as a form of social control. The better-off and educated ones could exercise power, but the SC and the BPL were not without power either. In both Kolar and Sonipat, SC groups with BPL members got access to loans easily and could thus wield a limited form of power. This arose from the fact that some SC members also had the option of changing memberships in groups, as they were much in demand and could change their membership from one group to another.

Peer monitoring for regular deposits and loan repayments were possible only when people had repeated interactions. It was effective when the members lived near each other and met regularly. Where families had the opportunity to migrate to another place, where there was no expectation of children marrying into the same community/group, where there were no repeat dealings and where formal enforcement mechanisms (such as lower courts) were weak, the tendency to cheat was not stopped. In situations of such shallow or thin level of personalised and institutional trust, peer monitoring was not effective. Peer pressure was futile when one of the members from a group in Kolar migrated to the city without paying her dues to the group fund. Women had no power against such acts when a member decided to default and there was no formal mechanism to track her down. Informal contact through networks of the villagers proved weak in such situations.

Women who had access to loans were definitely the most satisfied. It was also the fact that they continued with their membership in the group because of this dominant incentive. However, very few women were involved in joint economic activities. One

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8 In the Indian financial system, SC and ST are given preferential treatment in the disbursement of loans.
member explained, ‘we do not want to spoil our friendship by dealing with money matters’. Even in situations where bonding relationship was high, there was no joint economic activity. First, the women lacked knowledge about what they can do; second, they were not willing to undertake any risky behaviour. There were exceptions as shown by one group in Sonipat that had used the group fund to lend to other villagers including men. Though it required a high level of intra-group trust among the members, they undertook this task with joint consent and were satisfied with the repayments of loans received. The members were educated, belonged to the dominant Jat caste and were relatively better-off.

Peer monitoring can become beneficial for weaker members who need constant guidance to manage their activities. In its positive effect, it can motivate a member to work harder. Peer support is also an informal enforcement mechanism that can be used to build bonding relationships, increase satisfaction and sustain participation in the SHGs. The ability of the women to support each other required an ability on the part of the individuals to act voluntarily in the group’s interests. This type of behaviour can be out of self-interest or as a ‘free gift’ (Heyer, Stewart & Thorp, 2002:11) and it impacted on women’s ability to go for training. The SHG acted as an outlet through which women were able to visit places outside their villages during exposure visits and attend trainings where they met people from other areas. Members of more active, functioning groups in Kolar explained that they frequently babysat each other’s children when required. Moreover, they had the kinship network of their natal relatives to rely upon in situations of need. Padmamma of village Mallekuppa in Kolar mentioned, ‘my mother looked after my children when I went for three days training in Maharashtra’. In Kolar, fifty six percent of the women went to attend training outside their villages. Support can generate thicker forms of personalised trust when members help each other at times of crisis and emergency. Papamma in Kolar was thankful for peer support, when group members helped her deal with her alcoholic husband. She explained,

‘My husband used to drink a lot and quarrel a lot with me. One day the sangha members came and threatened him. They told him that if he does not stop drinking, they will report to the head office. Now he does not drink ... maybe he drinks somewhere else, I don’t know’.
Women with smaller children were, however, particularly disadvantaged in Sonipat. One SC member in Sonipat explained that she could not go for training as she had nobody with whom she could leave her small children. In such situations, other group members stated, ‘why interfere with other’s family and children. If we look after their children, there could be complaints later’. In the rigid patriarchal and highly stratified Sonipat society, making alternative arrangements for mothers with small children was considered unnecessary and it was stressed that women with small children need not attend any training. Their role expectation within the prevailing norms required them to stay at home and be responsible for their children. Moreover, if the woman belonged to the SC group, her role expectation to behave was doubly reinforced by both the elders from within her group and by others from outside the group.

7.2.2 Bridging relationships with the external agents: exercising client power (power over), increasing capacity to do and building bridges (power to)

Participation in the project at the grassroots level was through women’s informal relationships with the NGOs. This informal bridging relationship depended on trust, legitimacy accorded and capacity to establish networks outside the family. In the initial stages, the relationships with the NGOs were mediated by influential members of the villages and the male members of the households. This relationship was established not through coercion, but on what the parties expected from the process of participation. This was a form of generalised trust extended to strangers, often on the basis of expectations of behaviour or a sense of shared norms (Stone, 2001). The NGOs made entry through people who could establish contact with the target group. It could be a government official like an *anganwadi* (nutrition centre) worker, an ex-employee or a locally influential person. The NGOs in both Kolar and Sonipat used both persuasion through the rhetoric of self-development and manipulation to convince the women to form groups. One NGO official in Sonipat maintained, ‘We have to show them some benefits; otherwise they are not convinced to participate’.

Mobilisation strategies, however, work only when the beneficiaries trust the organisation and give them legitimacy to work on their behalf. In the study, it was found that trust had to be built to let the women and their families know that money would remain with the members and deposited in the banks, and that the NGO staff
would not deal with it. With the previous experience of having been cheated by chit fund\textsuperscript{9} promoters, women knew better. Villagers had more than one reason to be suspicious of outsiders because of their previous experience of getting cheated by people masquerading as their well-wishers in the rural areas. The women in Kolar explained, ‘We enquired about the organisation and its activities from others. We heard that SHGs have been formed in a nearby village and my husband went to enquire.’ When the women came forward to form the groups, it was a form of generalised trust that was extended to the field workers on the basis of the expected benefits from the development project.

The role of the NGOs in the project context was expected to be toward both claims and efficiency functions\textsuperscript{10}, but in practice SHG norms had geared it pre-dominantly toward the efficiency function. The dominant incentive of material benefits on the part of the participants also meant that their acts of participation had to be justified on efficiency terms. NGOs exercised power through their ability to sponsor loan applications and bring in grants. This was also a convenient area for the women through which to assert their client power. Women exercised client power when they demanded services from the NGO worker. The ability to initiate claims on behalf of the group members depended on the articulate member who assumed the role of an informal leader. Manju in Sonipat was an SHG member who worked previously in the informal literacy centres. Her group had not reached mature stage and she was finding it difficult to convince the others to hold regular meetings. There was the perception on her part of the fieldworker’s negligence of duty: ‘isn’t it her duty to visit us and see that the meetings are held regularly?’ Sometimes women spontaneously asserted, ‘we will beat up the NGO worker if he comes again ... they promised us so many things, but nothing has come to us’. Thus, where manipulation was used, trust was found to be lacking. Yet women were able to exercise a form of client power when they demanded services from the NGO workers.

\textsuperscript{9} ‘Chit’ is a kind of savings scheme practiced in India. In a chit scheme, a specific number of individuals come together to pool a specific amount at periodic intervals. Usually the number of individuals and the number of periods remain the same. At the end of each period, the saved fund is allotted in accordance with some prearranged principle to each member of the group.

\textsuperscript{10} The distinction between claims and efficiency functions has been explained in chapter 5.
This did not mean that the NGO worker was powerless either. His/her position in an informal and underpaid service and as the lowest in the hierarchy of the professional NGO workers can evoke the sympathy of the women who wield power through the group fund. The trust and legitimacy gained was sometimes used by the NGO workers to borrow money from the women. Sarla belonged to an all-Jat SHG in Sonipat whose members were all above the poverty line. She was very agitated with an NGO worker who had borrowed money from the women and failed to return it. Sarla stated: ‘where is that person? He cheated us ... he borrowed money from one of our sisters here and said he will return within one month’.

The informal relationship meant that women felt powerless when they could not be sure about the intentions of the NGO worker in such cases. The social distance between the NGO worker and individual women determined their relationship from friendliness to deference. For the upwardly mobile Jat woman, the NGO worker was a brother or sister; for the landless scheduled caste woman, she/he was ‘madam’ or ‘sir’.

Picture 6: A ‘brother’ fieldworker who joins in the dancing with the women

Association with a project was often seen as a job opportunity for the NGO workers by the women. The NGOs exercised power through their ability to sponsor loan applications and bring in grants; in the absence of that, their role came under scrutiny
by both the women and their families. Perception of misuse of money by the NGOs made few groups dysfunctional (discussed in the previous section). The lack of coordination and organisational capacity of the field workers could also lead to mismanagement of training trips and other activities. Mismanagement can be easily interpreted as an attempt to deliberately misuse funds received from the government. A few women members in Sonipat recalled their bitter experience to visit a trade show in nearby New Delhi:

*We were told to be ready in the early morning. The NGO people came late in the morning, we went then and returned late in the evening. During the whole day, we were given only one meal, but we know that it was shown as three meals in their records. We all came back hungry from Pragati Maidan. After such an experience, who will have faith in them? These organisations are doing their duties just like government departments. They have done nothing concrete ... so that we can say they do something. We need to fight against injustice, and when we fight, they don’t like us.*

Increasing the capacity of women required access to trainings and exposure visits. Attending training was a way to go outside the village, to increase awareness and develop capacity. The concentration of women within particular sectors and their weak access to male-dominated sources of inputs and services force women to rely on each other, and at the same time, to compete with each other. In both Kolar and Sonipat, the women were aware of the non-competitiveness of their products and training. As one woman stated: ‘If all of us living near to each other get training in surf-making, who is going to buy our products?’ The emphasis on each individual’s independent economic activity did not generate skills for joint activity either. At the same time, women with relatively better condition saw no benefit in undertaking training in skills that would give marginal returns. One member in Sonipat demanded, ‘I am educated and I wanted to be trained in computers. I even offered one room in my house for installing the computer. But why was our village not given the computer?’

The SHGs were one mechanism for the women to come together, foster economic relations and engage in joint economic activities. As daily wage labourers, petty traders or housewives engaged primarily in agricultural activities, the women lacked
the means to foster or forge any economic activity through their own networks. Their traditional networks were only family and kin-based. The new working relationships fostered among the women did not necessarily result in networks for economic activities. Most of the poorer women in Kolar, though engaged in sustainable groups, were involved in individual economic activities at the household level. Most of the women availed loans only for traditional activities. In Kolar, the Hindu women were primarily involved in cattle-rearing and the Muslim women worked from their homes in occupations like agarbatti-making and making flower garlands. All women in Sonipat and 98% in Kolar used the loans taken from the SHG (group) funds for consumption and household purposes only. Bank loans alone were used for buying cattle, purchasing materials for small grocery stores, repair of equipments and so on. However, it must be noted that the women using credit to meet family expenditures (such as medicine, food needs and other consumption needs) cannot be taken as a sign of failure or inability to develop capacity. Rather it underlines the integral link between their reproductive responsibilities and productive activities (Pearson, 2001:319).

Even though the women appreciated the access to loans, they felt helpless when their capacity for marketing their products through external contacts was limited. The enterprising member of Laxmi SHG in Kolar made an attempt to sell the paper bags and folders made by them through their auditor. She explained, ‘We asked him to get us a buyer for our products. He said he will call and gave us his telephone number also. We tried that number several times, but could not get him’. The limitations of choice-enhancing resources\(^\text{11}\) (Mahmud, 2003) forced one group member in Kolar to decide not to take any further loans from the banks. Choice-enhancing resources or opportunities can expand women’s options to participate in activities that are perceived as fruitful and empowering. Women often find it difficult to realise their entrepreneurial potential because their gender acts as a barrier to gaining access to the necessary resources (Kabeer, 2001:83).

\(^{11}\) According to Mahmud (2003:589), choice-enhancing resources can be both material resources (education and employment) and non-material resources (public domain and a favourable household attitude).
Thus, difficulties of dealing with and contacting outside agencies can halt women’s efforts at increasing opportunities. In their all SC group, Sarla and her friends were growing mushrooms in one room of their house in Sonipat. After getting the training on mushroom cultivation, they decided to grow it themselves. They took turns to water and look after the cultivation, and divided the sale proceeds equally amongst themselves. Other group members, however, could not succeed as the seeds obtained by them were of poor quality and did not yield any results. They were still waiting for the free seeds promised to them by the supplier in lieu of the damaged ones supplied earlier.

The power to establish contacts and build bridges with outsiders was dependent on the NGOs’ capacity to establish linkages with the outside world for marketing of products and participation in non-traditional activities. In both cases, the ability to link to the markets through the NGOs was limited. Among the women interviewed in Kolar, only three who worked in two groups were linked to the market in Bangalore through the facilitating NGO’s association with the ISKCON12 temple. They were definitely satisfied: ‘It is much better than working in the sun all day long. Now we can sit at home and do this work ... even though we may not be earning too much more than before’.

In Kolar, interaction with the banks increased for women who had been granted bank loans through their groups. One woman claimed, ‘At first I was shy and afraid to go to the bank manager ... now I can go alone’. After their association with the SHGs, all the members in Kolar were required to visit banks to deposit the group money. For more than 60% of the women this was their first experience of saving money in a bank. Most villages had a bank branch close to them and as such, banks in the field area were not inaccessible to the women. But bank procedures and paper work were alien to most women. One member demonstrated this when she talked about her interaction with the bank manager:

‘Once I went to the bank manager to ask him about a loan. He asked me to give evidence that I belong to the village. So, I asked him, where is your

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12 ISKCON refers to the International Society of Krishna Consciousness, a Hindu religious movement.
evidence that you are the manager of this bank? ... he told me, ‘you are smart!’

Members of one group in Sonipat, however, did not see the need to go and deposit money themselves. They pointed out that their mobility was neither curtailed nor increased by this exercise. They engaged one male teenager to do the work for them. Due to the proximity of the bank branches and familiarity with bank procedures, these relatively better-off Jat women did not perceive going to the bank as a necessary step for improving their condition or position.

Only 57% of the women understood the difference between the NGO as a non-government entity and a government agency, or that between the NGO worker and the village level worker of the agriculture department. Almost all the women stated that during difficulties related to SHG work, they would only approach the field worker and in the field worker’s absence, other officials from the NGO or the Women’s Development Corporation. The women felt that other agencies were not inclined to help them with SHG related work. As women’s economic power increased at the household level through bank loans, their dependence on the NGOs also increased.

7.2.3 Linking relationships with the State: exercising citizen power through coordination and protest (power over)

At the district level, opportunities for women to assert citizen power at the governance level was provided through membership in the Coordination Committee, through membership in the women’s clusters or federation and through organised collective acts of protest. Assuming the role as district representative in the Coordination Committee was possible only for a somewhat educated, socially entrepreneurial woman. In Kolar, Parbattamma from Adarsha SHG was selected as representative to the District Coordination Committee from the Block level. She explained that she was selected as she was educated and had the ability to communicate with outsiders. She belonged to the Other Backward Community. According to her,

‘I was selected to become the member. One representative is selected from four clusters in one Block and in our Block, I was the one selected. The

13 Please see Section 4.3, Chapter 4 for an explanation of the Coordination Committee.
meeting of the Committee is usually held once in three months and I have been representing for the last three years’.

Parbattamma was extremely satisfied with her ability to represent the SHGs and her opportunity to associate with other departmental officials. She explained: ‘We have done a lot of public work ... there was scarcity of water in the nearby village and I could raise the matter in the meeting. A second bore well was dug in the village’. She frequently dealt with the requests and needs of other villagers, and expressed pride in being able to deal with the question of how much resources could be brought to the community.

For the average SHG member, this relationship at the district level was indirect and distant. They all believed that only an educated, upwardly mobile person has the right and capacity to take such leadership roles. Among the poorer, backward caste members that constituted most of the SHGs in Kolar, Parbattamma belonged to a family that had land and jobs. She had not felt the need to take any loans from the group fund. Informal relationships of SHG members with the state could be established through members who had a relative or friend in one of the departments. This power base had not been used by any SHG member for the benefit of group activities, because very few of the women interviewed were members of any other organisation than the SHGs that they were involved in. Wherever they were members of a political party, village council or milk federation, it was through the influence of the husband or family.

No SHG member had previous experience of visiting a state government office alone for any work. Power had been gained temporarily when women interacted with the State informally through group activities. Women in Kolar could organise such activities through their interaction with other members at the cluster level meetings. Sometimes, women from several groups in the same village organised such activities, as when demanding a bus service to their village or removal of an alcohol shop. The scheduled caste women of Rahmana village in Sonipat were an example of success. The members of the group said, ‘We all went to the DC’s office and submitted a petition for a bus service to our village. There were no public buses on this route earlier. Now there is a bus that comes here’. They were, however, aware of the limits of the power generated in women’s collective acts in issues such as alcoholism.
Illamma in Malur Block of Kolar said that they could not remove the liquor shop from their village as it belonged to the panchayat member, while Swarnamma from Srinivasapur, Kolar was pragmatic in her expectations:

“All of us went to the DC’s office and demanded the removal of the liquor shop. It was removed, but after six months, it opened again ... it should be at least far away from the village, so that even if our husbands drink .... it wears off by the time they reach home”.

Due to the slow implementation of project activities in Sonipat, women did not gain experience as members of the District Coordination Committee. At the village level, relationships of the SHG members in Sonipat with the Gaon Panchayats (village council) were fraught with either tension or cynicism. Among the women interviewed, two women in Kolar and only one SHG member in Sonipat were also village council members. The women members in Kolar were more actively involved in the village council activities than the member in Sonipat. They were all beneficiaries of the reservation policy of government for women and lower caste members. The illiterate member in Sonipat said,

‘I take help from my son whenever I have to go outside, sometimes ... I go to BDO or DC’s office, our members have demanded water connection and toilet facilities ... no benefit has come to the village’.

In the case of any problems or needs with SHG activities, a few women in Kolar responded that they would seek help from the village council, but none in Sonipat thought that village councils would decide in their favour.

7.3 NGO Facilitation in Women’s Experiences:
The manner in which power was exercised, generated or shared was experienced differently by different women. Following Rowland’s (1998) model of empowerment, we can say that a stage of partnership starts to take shape from the core, that is, from the building of bonding relationships and satisfaction. Higher bonding relationships signify the ability to establish working relationships and work as partners with others through the ability to trust each other, resolve conflicts, accept leadership of the socially entrepreneurial women and follow the formal requirements. Members of the active sustainable groups in Kolar showed this ability more than the forming and functioning groups in Sonipat.
The differences in the bonding relationships in the two areas (Kolar and Sonipat) were not only due to a lack of women’s agency, it was also due to differences in legitimacy accorded to NGO facilitation and the perception of accountability. NGOs were the important intermediaries in the process. Outsiders can initiate the process of group formation by stimulating awareness and creating a social ‘space’ for women to organise themselves for collective action (Mahmud, 2002:211). Women’s mobilisation with NGO facilitation represents a type of collective action that is organised around the objectives of an increase in resource mobilisation for beneficiaries, accountability of the partners, and upholding rights and sustainability. The NGOs in such situations have to play a kind of deepening role where mobilisation capacity is more important than their technical capacity. According to Krishna (2003:366), ‘The extent to which they can do so depends critically on the degree to which citizens hold them accountable and legitimate’.

While the relationship with the NGO worker was more egalitarian than that with the government officials, the depth of the partnership varied with the extent of legitimacy accorded to the NGOs. Unlike the State that acquires legitimacy from its authority to govern, NGO legitimacy is associated with moral justifications for their political and social actions (Atack, 1999:855). Legitimacy flows from the length of the NGOs’ association with the people. Long-standing NGOs have more trust and cooperation from the people, as they are available for scrutiny easily. Most of the NGOs in Kolar, like Grama Vikas and Prakruthi, were in an advantageous position in this regard as they had been working in the area for a long time. They had built legitimacy through their long presence and experience in the area. This helped in creating the perception that they were more representative and effective. By contrast, in Sonipat, the perception toward some of the implementing NGOs was that of being in the ‘business’ to make profits. There is a great deal of mistrust at the grassroots level toward some civil society organisations, and acknowledgement of the fact that ‘every politician today has his/her own NGO’ (remark by a journalist in Sonipat). It was a perception that the NGOs had become a convenient mechanism through which to reappropriate government and donor money for personal and political interests.

In Haryana a distinction was also made between partner NGOs and local NGOs. In the first stage of NGO selection for Sonipat, two NGOs were selected as partner
NGOs. Later in 2001, three other local NGOs were given part of the task and the contract with one of the earlier NGOs was discontinued. The distinction between the two types of NGOs was made on the ground that partner NGOs were either branches of a larger, all-India wide NGO or operated from outside the State; while local NGOs were smaller in size and located inside the State. The changes in the selection of NGOs in the middle of the project implementation period left much to interpretation by the people who form the core of the NGO movement. On the one hand, there was the attempt to give recognition to local NGOs who were closer to the people. On the other hand, there was the perception that politicians found it easier to manipulate the local NGOs.

In community-NGO relationships, one view maintains that people come under the control of the NGOs (Lewis, 2001). Within the context of RWDEP, relationships with the NGOs remained very much dependent, though it varied from passive dependency to active dependency. The field worker was an important link and women’s relationship with the NGOs as a form of trust-based partnership was a form of passive partnership to gain access to resources. Women depended on NGOs for advice, access to loans and training. They lacked independent access to formal financial channels. The relationship with the NGOs was thus both passive and active. It was passive when the SHG members had to deal with organisational rules and formalities, in processing loan applications and in attending training sessions. It was active in their interpersonal relationships with the field workers, as seen from the pattern of bridging relationships. The more homogenous groups in Kolar were able to develop a form of communitarian activism where they participated in collective activities, went for training together and looked after each other.

In community-NGO relationships it is also maintained that NGOs can facilitate women to negotiate power relations and gain social empowerment (Somerville, 2000). The importance of the social empowerment component in RWDEP’s philosophy and the flexibility to select women for awareness-raising training meant that higher caste and higher class women could be selected for forming the groups. The inclusion of higher caste and higher class members in the groups meant that they took over leadership roles and decided for the others. This was particularly the case in Sonipat. The existing caste rigidity of the society in North India and the pre-existing Jat and
Scheduled Caste tension in the area meant that the groups started with a lower level of trust among its members. Moreover, the expectations of women belonging to the higher classes were centred on political and material incentives that were at a level much different from the expectations of the others who belonged to the lower classes. This made the NGOs’ role ambiguous and difficult.

As civil society organisations, the NGOs operate within a particular socio-political-economic context and with different levels of experience and professionalism. These factors impact on the experiences gained by people/women and subsequent depth of their processes of participation and partnership. Women’s relationships with the institutions of governance were more active in Kolar than in Sonipat. They were more actively involved in the meetings and activities of the village level councils and other committees. This was also due to the fact that in Karnataka, NGOs have been actively involved in decentralised governance and awareness-raising among the marginalised people for a long time. Karnataka was the first state in India to implement the government’s decentralisation policy with the best performance. Increased awareness and women’s higher status meant that women were in a better position to make use of the affirmative action policies in local governance. In some cases, the NGOs had already worked in the villages where the groups had been formed; some had worked in nearby villages and information was available from those villagers. In several cases, SHG formation and participation took place through the ‘demonstration effect’ (Mahmud, 2002:212) provided by the existence of other well-performing groups. This was particularly true in Kolar.

The ability to exercise citizen power or client power by the SHG members is limited to the influence that the facilitating NGOs could wield with the government. By choosing to participate in service-delivery, the NGOs had chosen the cooperative model of power-sharing with the State that comes through negotiation and collaboration. This depended on the nature of the relationship of the NGOs with the State: whether as contractors or as non-officials. Under RWDEP, the NGOs had been contracted to form and nurture the self-help groups. Mosse, Farrington and Rew (1998:119) maintain that the fact that NGOs are contracted to provide services reduces their power to negotiate and act as partners. As contractor, the NGO becomes a minor player who has to work around the existing red-tape and rent seeking.
Contractors as service-providers occupy subordinate position in the governmental hierarchy and submit to the informal norms that prevail in government offices, popularly dubbed as ‘cooperating with each other’. As non-officials, however, they are often held in high regard by the government officials. But when an organisation carries the dual identity of both contractor and non-official, it can become confusing for both the NGOs and the government, and it depends on the NGO’s ability to deal with both identities effectively.

The NGOs in Kolar with their independent resource-bases and long track record could afford to exercise their status as non-officials and autonomy in dealings with the government. Over the course of time, NGO workers have received more recognition in the official circles. One NGO worker in Kolar mentioned: ‘Earlier we used to be made to stand and wait in government offices, now they offer us a chair to sit’. Even then, as one NGO Director in Kolar stated, ‘They will delay the cases in the hope of getting something; if my workers go, the file does not move. When I go, they will show me respect and process the case. But I cannot go every time, you know’. However, giving recognition did not mean that NGO advice or opinions were easily acceptable to the government.

In Sonipat, the situation was more fluid. The local administrative culture, project performance and priority given to specific projects determined whether project specific coordination committee meetings were held. No representatives had been selected to the Committee in Sonipat. NGOs were only invited to meetings as non-officials and treated as contractors. They were allowed in only where specific project implementation issues were discussed. One NGO official described,

‘it was humiliating for us to be called to a two day meeting in the headquarters, but made to sit outside the first day when the government officials had their discussions among themselves’.

The nature of the NGOs’ relationship with the government has a direct relevance to its relationship with the community – in their ability to build a mutually trusting relationship. All NGOs involved were basically service-providing organisations and the NGO leadership had to keep close contact and working relationships with the government officials, elected representatives and local politicians. When the primary outlook of the NGO is to see its own role as provider, NGOs tend to behave as
government, copy the informal rules of playing the development game and pay more attention to fulfilling evaluation requirements in such a manner that they become eligible for the next instalment of funding. In such situations, NGO accountability had become more upward-oriented and concentrated on satisfying the project performance requirements set by the donors. It was not downward-oriented toward the women or the ordinary people. It also posed difficulties for NGOs that wanted to follow a more independent path. Detailing difficulties encountered with evaluation officials, one NGO official in Kolar remarked, ‘evaluation should be from both ends ... let the women also evaluate us and not the monitoring agency alone’ raising the issue of downward accountability that is crucial for broadening participation (Kolavalli & Kerr, 2002:217).

Edwards and Hulmes (1995:11) point out that the ultimate objective of non-profit agencies is ‘changed human beings’ and there are few agreed performance standards available to measure this. In the process, Tandon (1995:41) points out that the most practical option boils down to accountability in the domain of finance alone and that too to the donor. Due to weak governance of the NGO sector, accountability in terms of ensuring that programmes follow the requirements of an NGO’s mission or requiring that the values and norms of socially concerned institutions are practised is not enforced (Tandon, 1995:46). Tandon (1995) further maintains that NGO governance in South Asia is weak due to the existence of ‘sleeping’ or invisible boards, family members represented in staff boards and very few professional boards. The complaint of boards acting as rubber-stamp or the complaint of Executive Directors manipulating the board members are not infrequent in India. Good practices and good values can come only from good governance, that is, where accountability to the people exists. Moreover, by making the Deputy Commissioner (DC) the arbitrator on NGO disputes, the ultimate authority rests with the State government. In both areas the offices of the DC had to regularly deal with complaints

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14 Accountability is interpreted as the means by which individuals and organizations report to a recognized authority, or authorities, and are held responsible for their actions (Edwards and Hulme, 1995:9).

15 Tandon (1995) defines four types of boards: family boards function like a family-run business under the over-all guidance of a patriarch; invisible boards comprise a small coterie of friends and family for the purpose of meeting statutory requirements on paper; staff boards comprise largely of current staff; and the composition of professional boards is based largely on the shared vision of a set of like-minded people, and includes consideration of the professional and strategic requirements of the institution.
against NGOs. One official in Sonipat remarked: ‘Look, I have this cabinet full of files containing complaints against NGOs. These are complaints by one set of people against another set. Whom do I believe?’

In both Kolar and Sonipat, RWDEP was one of the several projects to be coordinated by the Deputy Commissioner (DC). In the Coordination Committee, both departmental officials and non-governmental officials are members. By making them one of the many members, coordination treats NGOs as non-officials and accords them an independent status compared to the other government departments. At the district and block level, the DC is the representative of regulatory, coercive and developmental State power. The State is viewed as provider of benefits in Sonipat, and as both provider and protector in Kolar. At the local level, the DC is also the authority through which the politics of resource distribution is played out. For the poor villager, the symbols of these authority figures and institutions are the ones which can impact their lives. Ability to visit these offices and the opportunity to meet the DC and other officers is definitely a sign of success. After all, in India, it is not easy to get entry into an office and the gatekeepers start from the peon at the doors. They perpetuate the system, sometimes out of good faith as per the prevailing norms and sometimes out of rent seeking motivations. It depends on the power of the facilitators to arrange entry to these institutions for an ordinary SHG member.

Coordination puts the NGOs under the effective control of the Deputy Commissioner, but they lack the power to negotiate with other government departments. Coordination committee meetings were to be held with other departments for convergence of activities\(^\text{16}\). These committees are advisory bodies and the power of advisory committees is limited. A government instruction mandated that not less than 30% of budgeted departmental funds must flow to women in various development sectors. The project implementation officials, however, were of the opinion that they had no power to enforce any department to follow this requirement. Coordination and convergences were exercises on paper and the power of the State continued to dominate a situation where advisory groups were without actual power. NGO experiences show that personal relations (either with administration or with politician)

\(^{16}\) RWDEP guidelines also stipulated the need for convergence of departmental activities to ensure better targeting and to avoid duplication of projects/programmes.
often worked better than formal procedures. Often, it was the personal relationship of the NGO executive with the people in positions of power that mattered in how disputes were resolved.

The NGOs’ ability to make use of the existing contextual factors can work in favour or against their ability to make linkages with others. In regular monitoring of NGOs, their performance was judged on the basis of how many SHGs have been linked to financial institutions through applications sanctioned, amount of loan disbursed, total members that have availed loans, amount recovered and so on. In linking SHGs with banks, NGOs of Kolar had been more successful as it was possible for NGOs to link more groups to an existing rural development programme of the government. Under the programme, loans were given on preferential basis to the poor scheduled caste and scheduled tribe people and with subsidy. Bank rules were more relaxed for the poor from this category and there were active negotiations among the SHG members to get women belonging to these categories into various groups as members. Several women had left the SHGs to join other better performing SHGs in the village that had availed credit from other development schemes. In Sonipat, anecdotal evidence and NGO workers statements pointed to the fact that many households were already bank defaulters. As such, banks were finding it very difficult to extend loans to the women’s groups.

Linking to the private sector for opportunities can be easier for NGOs through their mutual collaboration. NGOs can collaborate among themselves and with outside experts to improve the quality of their work and gain technical knowledge. They can consult each other in various government and non-governmental forums. Training institutions organise seminars and workshops during which NGO staff from various NGOs come together. A state level coordinating body, the Federation of Voluntary Organizations in Rural Development in Karnataka (FEVORD-K) was formed in 1981 to provide opportunities for collaboration among NGOs in the state. But relationships among the NGOs were cool, if not hostile. According to one NGO official in Sonipat, ‘Others think we are competitors’. Networking and NGO coordination are the weakest in India, thereby providing opportunities to the government to retain control. As mentioned before, the Deputy Commissioner had to often arbitrate among the NGOs in case of conflict or public complaints.
7.4. Conclusion:

From the above discussions we find that the new relationships forged by the women with each other and with outsiders were sources of power, but in the process, SHGs stood out as the weakest source of power. Power is the inverse of dependence. Shylendra (1999) has pointed out that the lack of autonomy of SHGs means that they do not reach a higher level in the power hierarchy. One way of understanding whether SHGs are independent is to see if they are in the category of integral, facilitated or autonomous groups (Adams, 2003:81; Appendix A, Table 2). If they move from the stage of facilitation to autonomous, they are moving toward independence; but if they move toward integral, they are dependent. In the integral stage, the field worker or NGO is in the driving seat; in the facilitated stage, the worker assists; in the autonomous stage, the members can work independently of professional help. None of the groups had reached the autonomous stage in either Kolar or Sonipat.

Constituted by women who were answerable to both their families and the community, the members were dependent on the NGOs and others for their sustainability. Access to loans gives scope to change inter-personal relationships, but the limited scope of the activities meant that it was mostly confined within the village boundary. At the individual level of SHG members, the women who received loans were definitely the most satisfied. In this respect, the group fund could represent a source of collective bargaining power for women in the market place (Mahmud, 2002:222), but the scope of their activities was limited. Thus, though the SHGs were to involve in making extra efforts to generate social capital for economic opportunities, there was no evidence of such relationship formation through women’s own agency and the success through outside intervention was limited. Finally, the fact that SHGs break up when the dominant material incentive disappears (Thakur & Tiwari, 2004) shows that bonding is developed through the selective incentive of the group fund and the relationships are at best tenuous.

Male attitudes may have been a hindrance to those who had not participated in group activities. It had implications for the level of participation of the members in activities within the village. It also had implications when other men could control their activities, sabotage their attempts to enter the market economy or ridicule their efforts for not bearing any measurable output. Women’s income opportunities were very
constrained and they found it difficult to formulate feasible and viable activities for which credit could be obtained. The issue of control over income was not as important to the women as from where to get the credit, at what rate of interest and for what purpose. This even resulted in fatigue with loans for one member who decided that no further loans were needed as there were no opportunities.

The NGOs’ role as a facilitating agent and their mediation is an important factor in women gaining the capability to develop new relationships. The quality and extent of support provided by the NGOs appear to be the most important factor in generating social capital for fulfilling practical and strategic needs. Ironically, the dependence of the members increases as NGO assistance increases. The fact that NGO sponsorship was required for bank loans and NGO guidance required for dealing with conflicts meant that sustaining groups had not shown signs of becoming independent.

The capacity of the NGOs to attract resources in turn depends on their ability to play by the rules of the development game at the policy implementation level and align it to people’s expected goal from development at the grassroots level. It is not possible to deny the configurations of power and influence as development agencies, government, NGOs and others, compete for resources and status that come through external aid. In the study, the lack of inter-organisational networking and lack of transparency on the part of the NGOs meant that no power transfer took place from the State and no legitimacy was given by the civil society for them (the NGOs) to be fully empowered. As a result, they remained subordinate to the authority of the State. Structural constraints of the organisational relationships meant that power was concentrated at the level of the DC. The lack of NGO agency in networking, inter-NGO coordination and being transparent and accountable as civil society organisations also contributed to the NGOs’ lack of power.

The SHGs provided an opportunity to negotiate a new form of affinity at the village level and it was done under the assumption of a common interest among the women based on their gender. Attempts to overcome the diversity at the village level – the differences of age, education, caste, class and religion – were facilitated by the NGOs through building of bonding capital. While recognising the need to overcome diversity, it is not always possible to ignore the differences among women in India.
Murthy (2004) has criticised savings and micro-credit for not taking into account the diversity of women’s interests that exist at the grassroots level in India. Women’s social diversity arises from religion, caste, class, marital status including position in the family and age. This diversity means that there are diversity of needs and interests. The needs of younger women are different from that of the older women, just as the needs of the educated are different from the uneducated. She maintains that while economic interests may vary, women’s interests based on rights tend to be similar; yet diversity among women limits their capacity to use savings and credit for joint activities. For the same reasons, the attempts to build affinity and bonding capital were difficult in mixed groups of higher and lower castes, as seen particularly from the experiences of women in Sonipat.

While women’s bonding capital may be high in functioning and sustaining groups, their ability to form bridging social capital was poor and linking social capital was inadequate. Bridging relationships were characterised by both trust and dependency. The tenuous relationship with the NGOs was based on low levels of trust in an uncertain environment. It was a form of weak but dependent relationship. In Sonipat, proximity to industrial areas and contacts with wealthier members meant that members had more ability to establish bridging capital, but due to the slow formation of bonding relationships, other forms of relationships had not taken place. Social capital generation and consequent power generation were criss-crossed by differences of class, caste and structural barriers. In the highly stratified society of India, gender is intertwined with caste, class and religion in innumerable ways that are more specific to particular locations (village and block level) and also regions (state-level). This was evident in the difficulties encountered in fostering trust and bonding relationships in the poorly functioning groups because of differences based on caste, class, age, education or even personalities. As a consequence, groups that were characterised by social differences functioned less effectively than those that were socially homogenous.

It must be remembered that cooperation in informal groups such as in the SHGs is very loose and fluid. Tushar Shah (1996:21) suggests that such ‘loose’ cooperation in groups is unlikely to stand the ravages of time. Conflicts are bound to arise when cooperation rests on ‘a delicate balance between mutual trust and mutual suspicion,
between disinterested sentiments of loyalty and self-interested calculation’ (Dore, 1971 cited in Shah, 1996:25). One of the weaknesses associated with SHGs is that they often disband once the original incentive, that is, the group fund disappears. Social empowerment through such a mechanism then remains temporary.
Chapter Eight

Participation to Empowerment: Social Power and Social Change

8.1 Introduction:
The ultimate goal of the processes of participation and partnership is control and social transformation. Power in its different manifestations, then, has to convert into a form of social power that can usher in social changes conducive to women’s development. Effective or genuine participation has to empower. As such, participation in its transformative aspect has to be able to produce outcomes in a manner that overcomes existing gender-biased social or power relations that work against women. This can be achieved through fulfilment of women’s strategic needs and enhancing their social position through a transformation of the relationships of subordination, oppression and discrimination. These relationships relate to gender divisions of labour, power and control, and may include such issues as legal rights, domestic violence, equal wages, and women’s control over their bodies. Meeting strategic gender needs assists women to achieve greater equality and change existing roles, thereby challenging women’s subordinate social position and bringing in a process of social change.

In RWDEP, the transformative aspect of participation aimed to change a system of inequality perpetuated by the existing male-biased (patriarchal) structure of family and social relations (World Bank, 1997:12). The outcomes of participation in fulfilling women’s strategic needs will be in empowering them with a form of social power that is indicative of changes in women’s subordinate status and achievement of equality. Achieving power within this perspective involves achievement of higher status, visible identity and changes in gender relations in organisations and societies to which they belong. From this point of view, social change and equality are concerned not only with redistributive equity, but also social justice in terms of equality in opportunities, social relations and basic human rights. Fulfilment of strategic needs thus makes the act of participation a political act.
The structural framework of the project and the activities of the NGOs and women provide the beneficiaries with the opportunity to gain group power. The manifestation of group power through the self-help groups (SHGs) as collective empowerment can lead to women acting against domination and improving their subordinate status. To assume that fulfillment of practical needs will on its own lead to fulfillment of strategic needs is not sufficient. Concern with practical needs alone can bias development in favour of men (as in the green revolution) unless existing contextual factors are taken into account. Women and NGOs’ active agency is required to negotiate the power relations in the different contexts from the beginning and throughout the various stages of the process of participation and partnership. The ability to do so indicates women’s ability to achieve genuine participation¹ and empowerment in some form of control. This control has to be seen in the social sphere – as a form of social power for social change – through changes in identity, status and gender relations.

One of the important aspects of women’s development is their ability to usher in some form of social change in their ‘position’. The neo-liberal model assumes that the participation of the poor and the disadvantaged in economic development will bring in changes to improve their ‘position’. Economic development by itself can improve people’s ‘condition’, but not necessarily ‘position’. ‘Position’ is a relative concept and in the context of gender, it can crisscross across class, religion and caste groups. This chapter will analyse women’s experiences and the NGOs’ approaches to usher in social changes in women’s ‘position’ through participation in the SHGs formed under RWDEP.

8.2 Women’s Experiences and Ability to Gain Social Power

Within the patriarchal context of Karnataka and Haryana, women’s ability to gain social power depended on their ability to exercise some form of legitimate power (in the form of social power) or gain ‘power within’ or ‘power with’ through improved status, assertion of identity and changes in traditionally defined gender roles at the village/local level. In attempting to do so, women could make use of their positional power, if any and various forms of personal power gained through RWDEP.

¹ Genuine participation has been defined (in chapter 2) as the capacity to gain some form of power to overcome structural barriers.
‘Positional’ power refers to the power or authority assigned to specific positions and roles in a society. Such power is usually sanctioned through formal ideological or jural codes. ‘Personal’ power refers to the potential of individuals to exert influence or control not associated with a formally recognised social position. Such power is sanctioned implicitly through the acceptance of an individual’s right to make decisions about a particular aspect of social life (Stamm & Ryff, 1984:4). RWDEP aimed to change positional power through SHG membership and its related activities (through forms of ‘power with’, ‘power over’ or ‘power to’), and personal power through self-confidence and self-awareness (‘power within’).

8.2.1 Group Power and Collective Identity:

The SHGs form a community that is distinctive by its gender and function. It is also an informal credit-based organisation for the women. Through emphasis on the independent and self-reliant nature of group functioning, the RWDEP participants had to negotiate an identity that was separate from their identity as a member of any particular family. The focus on women’s rights and awareness of their inner power (swa-shakti) is an attempt to produce a new subjectivity and identity for the women, which is a form of a politicised woman (Berry, 2003). This identity through the group is possible only on the presumed sisterhood of all women and increase in their positional power.

This was not easily achievable within the existing patriarchal social reality of Kolar and Sonipat. A woman’s identity in rural India is through her position in either her natal or marital home as daughter, sister, wife, mother and/or mother-in-law. According to Lakshminarayan (1999:73), in the context of India, ‘The female identity had its focus on nurturance, mother-hood and home-making as their primary role’. At the societal level, the identity of the individual woman is also structured on the basis of her caste, class and family status.

This is particularly significant for married women at the village level in Sonipat. During fieldwork, an individual woman could be located only as somebody’s wife or daughter-in-law. An independent identity of one’s own by a young, married and illiterate woman is not easily achieved unless the woman can negotiate it through her new role in the SHG. As the SHGs formed were still in their evolving stage in
Sonipat, this aspect was not achieved by the women. The few women who had an independent identity were the ones who were also *Anganwadi* (child care) workers. As one member in Sonipat explained, ‘we only belong to somebody, we do not learn to be individuals ... it takes for us to be mothers-in-law to open our mouths in front of others’. In the SHG members’ name list in Sonipat, a woman’s identity was recorded through her husband. Among themselves and in SHG meetings, women were articulate and had their space, but they continued to operate within this separate space meant for women.

The SHG members in Kolar had learnt to identify themselves with their own names in the SHG meetings. In the members’ name list, their identity was either through the husband or the father. For some women, it had changed through their association with the SHGs. At the individual level, identity had changed for the women who were engaged in different activities. Laxmiamma in Bandakote village very confidently said: ‘Now-a-days, people identify me as an SHG member’.

Through the activities of Vankateshwara SHG in Dodddakadathur village, Jyotiramma and some of her friends had stopped working as agricultural labourers on daily wages:

‘Earlier I used to work as a daily labourer in the fields; now I have bought a cow through bank loan and sell the milk. Also, I participate in group IGA (income generating activity). Through group work we make sambar powder and get paid daily wage for that work. The sambar powder is supplied to the ISKCON temple in Bangalore and we then divide the profit ... another member has set-up a shop in the village ... this work is better, we don’t have to work in the sun anymore’.

Collective identity was, however, established with the arrival of the project and with the formation of the groups. In Kolar, all groups were supplied with a board which they hanged in their regular places of meeting. This was either in a community building or in a member’s house. The board indicated the name and location of the SHGs. This collective identity for the women grew through the opportunity to meet each other and discuss issues relevant to them. Where activities within the SHGs brought neighbours together in their status as SHG-members, it enhanced collective
identity. In the functioning and sustainable groups, almost all members stressed that their unity and the feeling of belonging to one family gave them a strong identity and presence in the village.

Groups with access to credit and participation in training and exposure visits had more visibility and consequently more recognition and identity than the others. Participation in community development activities is one, participation in collective acts of protest or demand for services is another. SHG members had undertaken various acts of protest against the State demanding services from the State or asserting their rights. Other acts of initiative taken at the village level also help in asserting identity. Sujatamma of Kappalamadagu village in Kolar is well-known among the local police personnel in the area. She and her group members had purchased chickens with their loan from the SHG. Somebody stole one chicken during the night. Sujatamma did her own investigation and caught the thief. She tied him up to a post and informed the police. After that incident, the local police take the help of the group members to resolve any conflict in the village.
Group identity can, in turn, again be a powerful drive behind individual behaviour and development of personal power. Almost all members of functioning and sustainable groups maintained that the fact of belonging to a group gave them a feeling of independence and power. Group identity for women at the village level was a very potent force, but it was susceptible to cooptation by other political and caste identities. The grassroots mobilisation of the women signified an accessible and symbolic force for the political leaders to take advantage of. Political party workers kept close watch of this growing force and contacted the group leaders before the elections either directly or through the men. In Kolar, one SHG member informed that the political parties that came for campaigning did not contact the group as such. They contacted the men (husbands or other male villagers) first and through them, came to the group members soliciting votes. The SHG members also devised their strategies to deal with these new forces that were recognising the importance of their identity. In one case, the SHG members took the initiative to submit an application to the candidate who came for campaigning and all members signed it, including other villagers. The application stated the needs of the village which the candidate was expected to pay attention to if elected. In another case, whenever political parties came, the members asked them to sign their promises on a piece of paper. In Sonipat, the ‘empowered women’ (jagrut mahilaye) was the theme that the party in power took advantage of in their election meetings.

In socially homogenous groups, group identity can collapse into caste identity and join hands with caste politics. In such cases, gender identity gets subsumed within the wider caste identity reflecting another pre-existing form of consciousness. In some of the homogenous scheduled caste groups of Kolar, group identity had found expression through the members’ affiliation to their dalit identity and observance of Ambedkar\(^2\) Day. Similarly, Mala in Sonipat was vocal about the overriding presence of this identity over the SHG identity, ‘we cannot survive without the support of the BSP\(^3\). This was facilitated in cases where the identity asserted corresponded with the scheduled caste members’ spatial separation. An SHG in the scheduled caste mohalla

\(^2\) Dr. B. R. Ambedkar, the Chairman of the Drafting Committee for the Constitution of India was a member of the Scheduled Caste and a revered leader of the dalit community.

\(^3\) BSP or Bharatiya Samajwadi Party is a political party constituted by lower and backward caste people. Its supporter base is mostly in western Uttar Pradesh and parts of Haryana.
(corner or suburb) of Sonipat stood out distinct and separate from the other localities in the village.

Group identity can also be susceptible to cooptation by political parties. Except for a few articulate members, most of the members insisted that they did not discuss party politics in their SHG meetings. In the volatile political atmosphere of Srinivasapur, Kolar, women insisted that they did not discuss politics in SHG meetings. In other cases, there was move by political parties to bank on the potential of these women’s groups to become vote banks, when SHG members were paid money before the elections. Village level political party members sometimes also became SHG members. The recognition of women as a separate category of development had given them an identity for the purposes of electoral politics. The experiences of women in Sonipat and Kolar showed that it can range from deliberate attempt to avoid political discussions to conscious attempt to get involved in politics.

The evolving multiple identities of SHG members can sometimes come into conflict with each other because they have to contend with regional, religious and national identities. The State’s nation-building ideology tries to build an identity over and above the regional differences; but at the local and inter-personal levels, the local took precedence over the national. The SHGs were formed on the basis of a localised spatial identity. As such, regional language, social mores and cultural practices played a crucial role in women’s identity formation. For example, in exposure visits outside their own villages, women of Kolar went to visit the Tirupati temple in the nearby state of Andhra Pradesh. Women of Sonipat, however, went to visit a trade show in New Delhi. With the concepts of national integration and nation-building at the level of central government, RWDEP aimed to overcome localised identity through common trainings for the women at the national level. A few women from both Kolar and Sonipat attended trainings outside their states of origin. The national identity of India is, however, an evolving identity and in most cases, regional identity took precedence over it.

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4 In Indumangala village of Kolar, group members celebrated national holidays like, Independence Day, Republic Day and Gandhi Jayanti (birthday of Mahatma Gandhi). This was, however, not a common practice.
8.2.2 Personal Power, Social Status and Social Change:

Within RWDEP, consciousness-raising is based on the feminist concern of making women aware of their gender subordinate positions and to change the structurally constituted gender relations. Consciousness-raising aims to bring in social change through women’s own agency i.e. through the psychological energy that activates a person or people to rectify their own subordinate position. Building of self-esteem and self-confidence in one’s own self (i.e. swa-shakti) can motivate a person to act and build ‘power within’. Twenty-two percent of the respondents understood the meaning of swa-shakti in some form – either psychological or economic. They variously described it as, ‘my own courage, the courage to do things myself’, ‘own power’, ‘learning to talk to others’, ‘increase in confidence to do something new’, ‘becoming independent through woman’s power’. As another remarked: ‘we have become smarter’. One woman described, ‘We have to stand on our own feet. Swa-shakti helps us to do that, because with swa-shakti I feel empowered ... the deposit in my bank account makes me feel empowered’. Thus, some of the women understood ‘swa-shakti’ from the perspective of practical needs, as having their own source of livelihood and as a source of earning over which they can exercise control. For the daily wage labourer who already earned her own livelihood, it was also the hope of having her working conditions improved and not having to stand in the sun for hours on end. However, around 60% of the women did not know the meaning of swa-shakti and the others mentioned that they had not even heard the word.

Women’s perception of the change in their social status can enhance their psychological power. Status refers to a person’s relative position in a total system, defined in terms of rights and obligations. It ranks women relative to men in terms of the power, esteem, privilege, and rights enjoyed in a particular society. According to Kabeer (1985:86), in a highly stratified social system, female status has to encompass women’s relations vis-a-vis other women as well as men. Social status is one of the most complex social relationships. Class, caste, gender and age intersect to determine status in a hierarchical society. Milner (1994:30) defines status as a manifestation of social power that is based on stereotyped approval (or disapproval), and is primarily ‘located’ in other people’s minds. This could arise from the values assigned to class or caste-based position. To change one’s status or someone else’s means that one must change other people’s opinions about that position. Following Epstein’s approach,
Mahmud and Johnston (1982 in Sen, Germain & Chen 1994:155) define a woman’s role as ‘the way she is expected to behave in certain situations’ and her status as ‘the esteem in which she is held by different individuals and groups who come in contact with her’. These can criss-cross with their caste and class position. Thus, women’s status is affected by relations in the family, class status, and the ideology of the social group to which they belong (Kasturi, 1996:113).

Women’s subjective perceptions about their own status is based on what value they assign to their own position in the society, the power they wield and what value others have assigned to them. As an evaluative term, status connotes honour, esteem, respect and prestige. Often it arises from the roles and expectations assigned by others (Karlekar, 2004:145). Irrespective of whether they believed that their status improved or not, all women believed that society did not accord an equal status to them. From this perspective, when asked whether they felt that their status had increased, decreased or had no change, women responded as follows:

<table>
<thead>
<tr>
<th>Level of change</th>
<th>Sonipat</th>
<th>Kolar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in status</td>
<td>18% (15)</td>
<td>61% (49)</td>
</tr>
<tr>
<td>Little increase in status</td>
<td>23% (19)</td>
<td>25% (20)</td>
</tr>
<tr>
<td>No change</td>
<td>59% (50)$^5$</td>
<td>14% (11)</td>
</tr>
<tr>
<td>Total</td>
<td>100% (84)</td>
<td>100% (80)</td>
</tr>
</tbody>
</table>

The responses clearly show that women in Kolar had a greater perception of increase in their status than in Sonipat. This was directly related to access to credit and other benefits through RWDEP. In the absence of credit, most of the women felt no difference in their status. One woman in Sonipat remarked:

‘Our status has not changed as we have got no loan ... without loan, who thinks we have done something? If I can open a shop, they will think I have done something and there will be a future. My husband is very old, he cannot work much and I have nothing’.

$^5$ This includes one case of ‘decrease’ in status.
The perception of changes in status as it related to the stages of the SHGs in both the areas was as follows:

**Table 8.2 SHG Stages and perception of status in Sonipat:**

<table>
<thead>
<tr>
<th></th>
<th>Big increase</th>
<th>Somewhat increase</th>
<th>No increase</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Forming</strong></td>
<td>5% (4)</td>
<td>5% (4)</td>
<td>24% (20)</td>
</tr>
<tr>
<td><strong>Functioning</strong></td>
<td>13% (11)</td>
<td>18% (15)</td>
<td>35% (30)</td>
</tr>
<tr>
<td><strong>Sustainable</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>18% (15)</td>
<td>23% (19)</td>
<td>59% (50)</td>
</tr>
</tbody>
</table>

**Table 8.3 SHG Stages and perception of status in Kolar:**

<table>
<thead>
<tr>
<th></th>
<th>Big increase</th>
<th>Somewhat increase</th>
<th>No increase</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Forming</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Functioning</strong></td>
<td>4% (3)</td>
<td>2.5% (2)</td>
<td></td>
</tr>
<tr>
<td><strong>Sustainable</strong></td>
<td>57% (46)</td>
<td>22.5% (18)</td>
<td>14% (11)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>61% (49)</td>
<td>25% (20)</td>
<td>14% (11)</td>
</tr>
</tbody>
</table>

Within the context of the project, this perception of their own status was related to what they could gain through their association with the project and was higher in the higher stages. This perception was again coloured by the societal norms on women’s appropriate role and expectations from that role. In Sonipat, the women remarked, ‘They see us going from here to there, but we get nothing from the project ... some think we are loafers ....’. This was supported by the experience of another who saw her status improved: ‘Wherever we go now-a-days, we get lots of respect. Earlier people criticized a lot, but when they saw the benefits coming, nobody says anything now’. In Kolar, access to bank loans and other resources made a visible impact on the status of the group members of the sustainable groups. They were no longer confined to household activities alone. They moved around from village to village, attending meetings and participating in joint activities with other groups. It was indicated by the ability to take on more responsibility and more work. Nagaratnamma in Kolar claimed, ‘our status has increased. When one works hard, then only one will gain.'
Now we get help from the men ... we also get better treatment from the officials – we respect them and they respect us’.

Women’s social power and social recognition increased with the ability to bring in loans. In the change of their status, women gave importance to several activities that helped the process at an individual level. They were, access to bank loans, ability to do work other than as daily wage labourer (it is more comfortable and carries more prestige), participation in political activities and establishing networks with outsiders. Yet, there were a few others who felt there was no change in their status despite the access to material benefits. For the low paid worker on daily wages, work was hard and backbreaking. The ability to move upward was the first sign of improvement in status and due to lack of alternative opportunities that was not always possible through credit.

Along with credit, collective activity was undertaken not only to assert identity, but also as a means to increase status. These were the activities that were perceived to have raised women’s status at the group level through the importance given to them by the villagers. For example, when the SHG members were entrusted with the responsibility to supervise implementation of a government programme, when the groups were contacted by visitors to the village, when opportunity to network with outsiders arose through association with the SHG activities or when collective activities, such as, repair of road or temple were done through the physical and financial help of the SHG members. More than 80% in Kolar participated in some form of collective activity, but less than 40% did so in Sonipat. The act of getting a bus service to the village through the Deputy Commissioner was an act of enhancing status, just as it was to get the electric line man to repair the transformer or getting a water connection to the village. The group in the village of Chitana repaired the road where they lived and the Deputy Commissioner came to inaugurate it. Others had acted on their perception of status-enhancing acts, such as, spending group money on repairing the village temple in Kolar or making part-payment for a poor village girl’s education in Sonipat.

In the Indian social scenario, the scheduled caste and scheduled tribe women are considered to be the lowest in status due to their lower class and lower caste position
(Kapadia, 2002). But as Dipankar Gupta (2004) notes, the ascribed status based on caste does not necessarily follow a hierarchical pattern in postcolonial Indian society. Affirmative action has opened the doors for the lower castes as well, so that education and a middle-class status is the aspiration for all. This was particularly true in Sonipat where men from the lower castes had been able to join the police and para-military forces. The scheduled caste households with much better houses and belongings demonstrated an improved status in the village. However, not all scheduled caste women reached that status. They compared the material improvement in their status with reference to the Jat households and felt that not much had changed in inter-group status relationships. In fact, in one instance, the scheduled caste women of village Panchigujran, Sonipat felt that their status had gone down. The landlord of their village had thrown cow dung and rubbish in their area. The group member went to the police to complain, but the police did not take any action. The police ignored them, this emboldened the landlord who threatened that he could get the women naked in public. The bargaining power of the scheduled caste women within the village did not improve, it went down and they felt a further reduction in their status.

In the predominantly scheduled caste and scheduled tribe villages of Kolar, women reported improved inter-caste relationships in recent years. Earlier members of scheduled castes and scheduled tribes could not enter the village temple in Indumangala village. There was fight and conflict over it, but now they are allowed. Previously, during the annual celebrations and procession, the deity was not brought onto the road where the scheduled caste people lived. Now it is regularly brought onto their road and people from all castes worship together. In the land holding pattern, the Reddy caste is the traditional landlord caste in Karnataka and their behaviour towards others was an issue of ire. One low caste member felt satisfied and claimed that ‘even the Reddy people talk to us now-a-days, like when we meet them at the bus stop or in the market … now they give us better treatment. They have become friendly’.

RWDEP’s operational philosophy also envisaged asset creation as a way to enhance status of women. The construction of community halls was taken up by several groups in Kolar. With support of cement bags through the project, land from the village council, and voluntary labour by the members, the SHG members had asserted their identity and position within the village. This was also the single most important factor
that shaped women’s perceptions of the impact of the SHGs in their villages. In response to how much they thought the SHG had been able to make an impact in their villages, women responded as follows:

Table 8.4 SHG members and perception of Impact:

<table>
<thead>
<tr>
<th>Level of impact</th>
<th>Sonipat</th>
<th>Kolar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Big impact</td>
<td>6% (5)</td>
<td>40% (32)</td>
</tr>
<tr>
<td>Moderate/little impact</td>
<td>20% (17)</td>
<td>27.5% (22)</td>
</tr>
<tr>
<td>Nil impact</td>
<td>74% (62)</td>
<td>32.5% (26)</td>
</tr>
<tr>
<td>Total</td>
<td>100% (84)</td>
<td>100% (80)</td>
</tr>
</tbody>
</table>

Table 8.5 SHG Stages and perception of impact in Sonipat

<table>
<thead>
<tr>
<th></th>
<th>Big impact</th>
<th>Moderate impact</th>
<th>Nil impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forming</td>
<td>1% (1)</td>
<td>7% (6)</td>
<td>25% (21)</td>
</tr>
<tr>
<td>Functioning</td>
<td>5% (4)</td>
<td>13% (11)</td>
<td>49% (41)</td>
</tr>
<tr>
<td>Sustainable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6% (5)</td>
<td>20% (17)</td>
<td>74% (62)</td>
</tr>
</tbody>
</table>

Table 8.6 SHG Stages and perception of impact in Kolar

<table>
<thead>
<tr>
<th></th>
<th>Big impact</th>
<th>Moderate impact</th>
<th>Nil impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forming</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Functioning</td>
<td></td>
<td>6% (5)</td>
<td></td>
</tr>
<tr>
<td>Sustainable</td>
<td>40% (32)</td>
<td>27.5% (22)</td>
<td>26.5% (21)</td>
</tr>
<tr>
<td>Total</td>
<td>40% (32)</td>
<td>27.5% (22)</td>
<td>32.5% (26)</td>
</tr>
</tbody>
</table>

As seen from the tables above, fewer women in Sonipat felt that SHG membership had made much impact at the village level, as they could not do much for the development of their village. It was lowest among the members from the forming groups as they were in the initial stages of group functioning. The groups that perceived the SHG to have made a ‘big impact’ were the ones that linked it with the ability to create an asset at the village level. Women’s perception of the level of impact was coloured by the extent of community activities they could engage in through their SHGs for the village. This was particularly true in Kolar where through
NGO assistance women of the sustainable groups were able to obtain cement bags from the project funds. Venkateswaramma was very proud of the role played by her group:

‘When the group was formed, nobody knew anything. After some development work, people have come to know about us. Through cement bag programme of Swa-shakti and with Rs. 24,000, we have installed water pipeline and constructed water tank for the school. We gave our labour, the engineer from PSI (Pastoral Sociology Institute) prepared the estimate for the work and prepared the budget, the school donated the bricks and one contractor was hired for the cement work. We took PSI’s help in selecting the contractor. We have been able to make an impact in the village and even outside. The SHG members from Bellary and Bijapur came to meet our group members and see our work’.

There were other instances where SHG members were able to renovate the village library with the cement bags received through the project and reopen the library for use. In Upparahalli village, the women wrote a letter to the Member of the Legislative Assembly for permission to use the unused building of the Agriculture Department. The permission was granted and it made a big impact in the village. Seshadri Rao (in Thakur & Tiwari, 2004) has pointed out that the experience of creating a community asset for the village in the form of bathrooms, soak pits, water points, meeting places etc. significantly enhances women’s identity and status. In Upparahalli village of Kolar, this was observed when the gaon panchayat building was allowed to be used by the women for holding their group meetings. The members in sustainable group who still felt that the SHGs had not made much impact at the village level were the ones that had not yet taken up any work relating to development of community assets.

8.2.3 Positional Power, Gender Relations and Social Change:

So, how did women experience consequent changes in gender and power relations at the village level leading to some form of social change?

The development of the self-help group members’ positional and social power can be assessed from women’s experiences of changes in gender and power relations at the village level. Attitudes and gender relations fall in the realm of informal norms of the
society which make men and women behave in a certain manner. Changes in attitudes can be one such indicator. Women’s positional power (Stamm & Ryff, 1984) can be assessed through their resistance to and changes in inter-personal relationships in three areas: dominating power of husband/male members, oppressive power of social and religious practices through caste-based or ritual-based positions, and discriminating power of formal institutions as village councils or the agencies of the State.

**Power of Domination:** Changes in domination and gender relations have to start with changes in role expectation for both men and women. Strict difference between their paternal and marital spaces means that women in Sonipat had to spend a greater proportion of their early married life getting adjusted to their new environment. Social practices are geared toward ensuring that the new bride assimilates into her husband’s household with a new identity. As a result, women felt that, ‘It takes for us to be mothers-in-law before we open our mouths in public’. As most of the SHGs in Sonipat were either in the forming and functioning stages, women had not been able to prove their ability under the patriarchal yardstick. In functioning groups, women were inter-loaning and were involved in small-scale economic activities. That was not enough for gender roles to change at any level. In Bagru village of Sonipat, the group did not have any regular meetings. The member explained:

> ‘We are all very busy with our household work. So, we cannot have regular meetings. Even if I want to have a meeting, they always have some excuses about housework. Sometimes husbands do not allow them to attend ...Others give me the money. I go and deposit it in the bank ... nobody wants to inter-loan from our own fund. They think the money will disappear ... We have not gone for training. Our husbands want to know if the government is going to pay the fare or not’.

The necessity to fulfil the requirements of a patriarchal system was brought home by another member,

> ‘People in the village think that we are just roaming around. Whenever we go out for samuh (group) work, our husbands say, why waste your time? If you leave work at home and go, then what have you brought for us?’
Women felt the constant presence of being under the watchful scrutiny of villagers about their every action.

As women grow older, they achieve some control. However, even when a woman feels a sense of control, socialisation within a rigid patriarchy makes sure that it is biased against the younger women. In few cases, mothers-in-law attend as proxy for the daughters-in-law. They insist that as the younger women have responsibility for housework, it is best for the older ones to attend. If there is any work offered from the government or other agency, they will let the daughters-in-law know about it.

In the relatively less rigid patriarchal system of Kolar and with access to loans, women were able to negotiate relationships to some extent. This again had to do with the fact that men and other villagers’ attitudes towards the position of women changed as they saw the women’s ability to obtain credit from the banks. Chouramma of Kashettipalli village explained:

‘Earlier when we used to go out for training for 3-4 days and return, our men will be angry and ask, ‘what have you brought? Sometimes other members will fight with us because they thought that the ones who went for training are hiding something. Now people have understood’.

Another member elaborated:

‘Earlier we had to keep asking our men to let us go to meetings ... now we ask him what to do with the money ... if there is a dispute between the husband and wife, and as a result there is a problem in returning the loan, the wife will not be entitled to the second instalment. So, husbands also learn to behave’.

Thus, the capacity to negotiate gender and power relations had increased with access to loans and gradual changes in gender allocation of work at the household level has occurred among the members of sustainable groups. Most of the active women responded that their husbands or other family members help them in household work. Tippamma of Sannipalli village informed that her husband looked after the cattle when she went out for meetings and trainings. She had purchased one cow after receiving a loan of Rs.15,000 through the SHG. With an increase in their cattle asset, the family could not only sell milk, it could also drink the milk and get compost from the cow dung. Tippamma did not have to work for daily wages anymore.
The fact that the economic power gained can be used to influence men’s decision-making was not lost upon the women. One member responded that occasionally she gives her husband some money to keep him happy. An illiterate middle-aged woman of Yarracota village said: ‘Before joining the SHG, we were beggars in front of our husbands ... now, they have become our beggars’. Most of the loans borrowed internally were for consumption purposes. Women indicated they were used accordingly. The women maintained that they used the loans through joint decision-making. A husband’s involvement in SHG activities can make it easier to gain acceptance of the wife’s role. Sometimes men can contribute their knowledge of the world outside the village, their networks and social capital. But it also has the danger of the men taking over the control of decision-making in the SHG meetings. In Sharadamma SHG, the husband of one member was the book writer and accounts keeper for the group. He also did most of the talking during our visit. Some NGOs strictly enforced the rule of not allowing men to sit in the SHG meetings.

Some of the sustainable SHGs had savings worth more than several thousands of rupees and had been able to get bank loans several times. In those cases, it was not about getting permission from men for SHG activities; it was more about getting men’s support for the women’s continued activities through clusters and making men feel less threatened. In one of the cluster meetings in village Gudarhalli, one member complained that her husband objected to her attending so many meetings. It was decided that the field worker would talk to the husband and try to convince him. Some men were starting to feel that their women were getting too much independence and did not bother about household work. Another member who faced the same problem overcame it with support from the other members:

*Earlier my husband supported me, but then he started opposing as I have to go to so many meetings and trainings. The other SHG members convinced him to let me continue. I also gave him some of my loan money. Now he is happy.*

This did not mean that choice could be exercised in every aspect of life. If a daughter is to be married, it had to be done through proper negotiation by the male members of the extended family in Sonipat. Among SHG members in Sonipat, it is not the lack of autonomy but the perception of the usefulness of the training, the ability to rearrange household work, the ability to have a say in household decision-making that were
more important. Kinship norms and rules are important in structuring marriage practices in rural India; they intersect with the norms of caste and class to determine who will marry whom, at what age, and in which direction resources will flow at marriage (Kabeer and Subrahmanian 1999:16). These practices often change in favour of the male in a patriarchal system.

The link between economic empowerment through credit and consequent social empowerment is often stressed. There is a belief that as women in the SHGs receive loans, they become empowered. Their confidence, collective acts and mobility outside the house are cited as examples. While important, these do not necessarily transform the hierarchical power structures dominating women. It cannot be said that receipt and handling of loans is an indication of genuine participation. The study found that women placed more value in gaining social power at the village level than on autonomy in decision-making at the personal or household level. In their socialised state under patriarchy, the women did not perceive that there was any need or possibility for changes in gender and power relations. Married women in Kolar considered it their duty to consult their husbands in any decision-making. Though male permission was important for most, choice in decision-making was only available to widows and single women who said that they took decisions on their own. Sometimes women let their husbands manage the loan in order to avoid bickering and unhappiness. Ratnamma in Kolar had taken a loan twice, but given it to her husband who drives an auto rickshaw. She only gets the amount that is due for payment.

Group power or ‘power with’ was also used to resist state domination. SHG members had undertaken various acts of protest against the state demanding services from the state or asserting their rights. Women of Saraswati SHG and others from Kopuvarpalli village in Kolar went to protest against the arrest of a woman by male police officers in their neighbouring village. They protested and demanded the presence of a lady police officer. On their demand, a female police officer was sent as required under the law. In another case in Sonipat and with the help of the NGO, women organised and demanded restoration of electricity connection in Butana village. However, these protests are not sufficient by themselves to tackle structural factors connected with the weak judicial system and when the interpretations of laws favour males (Omvedt, 1990). Women of Kapuvarpalli village in Kolar went to the Superintendent of Police
when the local police officer refused to register a case of rape against a minor girl. The case was registered and the matter went on trial. The court passed the verdict that as soon as the girl reaches the legal age to marry the boy will have to marry her. Though the women considered the outcome a success, it left the perpetrator with an unlimited freedom to renege on the law.

**Power of Oppression:** In Sonipat, the custom of observing purdah is seen as a form of cultural constraint on the ‘power to do’ or achieve autonomy. According to Prem Chowdhry (1994:283), it not only controls a woman ideologically, but also assures her non-participation in decision-making and in a curious way even physically inhibits her from making an attempt. An elderly village woman has her face covered with *ghungat* whenever she steps outside her house. Younger married women will cover themselves inside the house in front of the elders and men of the household. Young women were coy about its persistence, not voicing their objections to it openly during the focus group discussions. As mentioned earlier (chapter 5), they needed the support of elderly members for their groups’ activities. On the question of removal of *ghungat*, it clashed with the older women’s expectations of respect from the young and also with the younger women’s expectations of gainful employment. An elderly widow in village Rajlubhogipur explained:

‘What is purdah? It is just covering your face when some elders are around and then forget about it as soon as they are gone. Getting an opportunity to work is more important. There is nothing bad in being bound in a few social customs ... purdah is not such a bad thing’

Another young lady expressed that they did not face any problem with the practice of *ghungat* or purdah. What was of more importance is economic independence: ‘If we could have had a shop in the village, it would have benefited more. Men say that these ladies are just roaming around – they have not achieved anything’.

It is women’s socialisation that makes them follow the practices favouring patriarchy in their day-to-day lives. The elderly woman had suffered considerably in her young age at the hands of her mother-in-law, but she rationalised it later as being moulded into the system for its smooth functioning. In her newly found freedom as mother-in-law, she considered it the most appropriate decision that the mother-in-law should engage in activities outside the house, while the daughters-in-law managed the
household work. In the prevailing ideology of household responsibility, younger women had less power and were under the control of the older women in the family. Sometimes younger women resisted to join in the group activities. In Purkhasrathi village, one daughter-in-law has defied her mother-in-law to dance, but she does so within the norms of the village society. Whenever these women danced, they closed the doors so that it would remain outside the gaze of men. Elderly women demanded respect through acts of deference in Kolar, whereas the practice of purdah prevailed in Sonipat. Within the existing power structure of social relations, women were wary about upsetting the existing balance. As stated by a few younger women, it led to frequent conflicts with household members.

On the occasion of the International Women’s Day, the daughters-in-laws of Village Nurankhera in Mundlana, Sonipat, sat on the stage and sang without their ghungats. Mobilised by the NGO and the government, it was an assertion of their rights, the right to move around and be seen. Before the formation of the SHGs, women did not come out to any meetings at the chaupatti (village centre). Through their association with the project, they now consider it their right to use the chaupatti for SHG meetings. Within the patriarchal domain of Sonipat, to be able to sit and hold
meetings in the village chaupatti was an assertion of power. Beyond that, however, the SHG members did not get invited to participate in any village level meetings held by the menfolk in the chaupattis. There was no direct participation of SHG members in village-level decision-making. The power of formal authority (support from NGO and administration) helped women claim a public space for themselves in the village. But it still remained a women-only affair, limited to their group.

Observance of purdah followed strict rules of hierarchy even among the seemingly powerful and articulate Jat women. We were having an informal discussion with the SHG members about their group’s experiences in Rasoi village, Sonipat. One member had a terminal sickness and was carried to the meeting on a chair. Suddenly it was announced by an usher that Thakurji6 was coming to meet the sick woman and pay his respect to her. The sick woman was his sister-in-law and we were sitting in her house. In a flash, all the chattering women fell silent. They stood up, pulled their ghungats and stood with their faces away till Thakurji left. It was made clear that power resides in the hands of the male, the wealthy and the patriarch. The women explained later: ‘we have to do as per our men’s sayings... if we don’t, agents are always there to create domestic fights’. Agents here referred to the villagers who might gossip about each other.

There were other arenas in their daily lives where women had to act carefully and avoid the scrutiny of men. During fieldwork, a typical sight in the villages of Sonipat was groups of men sitting in a corner and playing cards. Women with their faces covered would just pass them and avoid talking to them. A woman should not be seen in public talking to men. When I expressed my desire to talk to them, even the female field worker was reluctant. She thought that it was better not to initiate conversations with these men on our own. According to her, they would only ridicule and laugh at us, as they represented the idle and uneducated village men who had nothing better to do. These men (agriculturists), who at one time would have been busy in their agricultural fields were now idle, as machines had displaced them and gave them lots of idle time. As a result, during period of non-harvesting, they sit playing cards and spend their time. We did not talk to those men then. Other men were interviewed

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6 Thakurji is a term used to refer to the rich and powerful in Sonipat.
individually in their households or were professionals like teachers, journalists, political workers or village council members.

All the SHG members agreed that education could be an asset for girls. Security of their growing daughters was their main concern in their decision to send their daughters to high school. Concern for security could, however, curtail a young girl’s mobility, as not all villages had a high school. Security also involved protecting the girls from marrying the ‘wrong’ person – a person from a different caste, different religious and linguistic community or even from the same village. The inflow of migrant Bihari labourers in villages of Haryana has created a class that is not looked upon favourably by the locals. The caste panchayats also act as informal cultural police to maintain caste and gotra purity. Though unconstitutional, caste panchayats represent another informal institutional constraint on rural women’s lives in Sonipat. These panchayats are constituted almost invariably by upper-caste men and their judgements often go against the weaker group or caste (Chowdhry, 2004). Villagers often internalise the values of the dominant actors and with the unspoken consent of co-villagers act on deviant cases of marriages.

In Kolar, there was no practice of purdah among the Hindus and women had more open communication with men in public. During fieldwork, the most interesting

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7 This is due to the practice of village exogamy in marriage relations in Sonipat, mentioned earlier.
8 ‘Bihari’ refers to the people who migrated from Bihar to work as daily wage labourers in the agricultural fields. This trend took place in the wake of the green revolution in Haryana since the 1970s.
9 ‘Caste Panchayats’ are the traditional village level councils in Haryana and remain an active force in rural North India. The biradari or community uses these traditional panchayats to settle a variety of disputes regarding caste and inter-caste matters, transgressions, questions of property rights, inheritance and disputes which threaten the peace of the village or the immediate region. Questions of marriage and sexual affairs form a significant proportion of such disputes, and in cases of contentious marriages, it is the caste panchayat of the biradari concerned that is called upon to settle matters. The Joint Action Front for Women has demanded that ‘caste panchayats’ should come under the legal framework to prevent women from being victimised. As the caste panchayats were controlled by the patriarchy in the rural society, the most serious concern was the growing insensitiveness towards women and their problems. The local leaders of such self-appointed courts, mostly men, were becoming more confident that they would get away with any judgment against women (Chowdhry, 2004).
10 The field worker narrated the case of a young Jat girl who had eloped with a Bihari boy and married him. The couple stayed away from the village for several years and had two children. Many years later she met a villager from her natal village while she was selling vegetables in Delhi. The villager informed her family about her whereabouts. Her father and brothers went and invited her back to the village with her family. When they reached the village, they were asked to spend the night in a temporary shelter in the fields on the pretext that other villagers will take time to get used to their presence in the village. During the night, the shelter was burned down and the entire family was killed. Such acts are justified on the grounds of removing a bad seed from the family. (This incident narrated in the form of an anecdote could not be verified as no villager filed any criminal case.)
discussion took place between a Muslim SHG member and a Hindu man in a woman’s courtyard. The man had not permitted his wife to become an SHG member.

Man: ‘Why do you become a member in these sanghas? What do you get out of it’?
Woman: ‘It is a government project and if we join, we can get some benefits.’
Man: ‘What benefit? This project wants you to put your own money with other’s money. You are using your own money to do things’.
Woman: ‘But I can take loan from the money ... I can ask my sangha members to help me when I need money ... also the bank gives us loan’...
Man: Why should I not put my money in the bank? The bank gives interest. Nobody gets interest through this project. If a member leaves the group, then also she gets no interest ... where is the interest in your passbook with the sangha ... even post office gives interest. Where does the interest go?
This open communication between a couple, not related to each other, could not have been possible in rural Sonipat.

Muslim women of Murugmalla village, Kolar wore the burqa when they went outside the village. Becoming members of SHG made no difference to that practice. In fact, they felt that the burqa could be used to protect their izzat when they had to work outside the village. Musfrinussa maintained that men in her village felt that Muslim women should not go out and work outside the village. Even her son expressed discomfort when he said to his mother, ‘why do you have to go out like that?’ To please and assure them that nothing was wrong, ‘We only wear it outside the village .... we do not feel restricted by it ... it is a sign of izzat (honour) for us’, referring to the fact that the burqa acts as protection from adverse criticism about her movements. With the burqa, they could maintain their ‘izzat’ and work outside at the same time.

Participation in SHG and the strength of group power has helped women like Sherfunnissa:

‘I can now face many things with courage. I am a widow and live alone. It is very difficult for a single woman to live alone ... men used to knock at my door after drinking.... All group members help each other – they act as my security... Now, I can stand on my own feet.’
Though at the individual level the illiterate Muslim woman felt no difference from her illiterate Hindu neighbour in her activities through the SHGs, the former were mostly confined to work inside the household. Their participation in the project started later than the others and their groups were mostly in their forming stages.

Access to resources had, no doubt, given the option of independent decision-making to a majority of the women in Kolar. They were able to claim public space through holding meetings in the DWCRA\textsuperscript{11} or gram panchayat (village council) buildings. Access to public spaces had opened their participation at village level decision-making. Pappamma informed that villagers give them respect as SHG members and they get invited to meetings. However, the constraints of informal practices, lack of information and uncertainty about the future meant that women have chosen to save money for their daughter’s dowry. Within the existing societal framework, that was the only option for a girl to have a ‘good’ marriage and the bride’s family cannot have too much say in it. Even in the homogenous scheduled caste village of Seethamrampura, it depended on the groom’s side to take the final decision. The active Social Entrepreneur of that village informed that they could only take steps to reduce dowry, but it was not possible to stop it. Women in Kolar felt that ‘all this talk about stopping dowry is for Nagarajan (the trainer) only ... if a girl does not take dowry on her marriage, she should be prepared to die or to come back to her mother’s house’, bringing forth the prevalence of dowry as a necessary part of rural women’s lives. From the perspective of both men and women, marriage is the only viable option for rural girls for their upward mobility, security and stability in life. Dowry marks the rural men’s new ‘superior value’ (Kapadia, 2002:170). One female field worker informed me that her parents were finding it difficult to get her and her sister married due to the high marriage costs involving dowry.

Women felt that transportation costs and conditions of travel, such as, overcrowded services, fear of violence or harassment in public transport, infrequent services, health and other factors can impede their ability to move outside the village and undertake economically viable activities rather than be constrained by any culturally restrictive practices. Concerns for physical safety remained the biggest factor. This also explains

\textsuperscript{11} DWCRA stands for Development of Women and Children in Rural Areas, an earlier government programme for women that was implemented during 1980-90s.
why women’s participation in credit programmes has limited effect on their access to choice-enhancing resources (Mahmud, 2003:577). Mobility to the NGO office or health centre is less choice-enhancing than mobility to the bank or market. The entrepreneurial members of village Shamree in Sonipat prepared detergent powder, but could only sell it in nearby villages. Mostly it was used for their own household purposes. They even tried picking green leaves (‘sag’\textsuperscript{12}) from the fields and sell in Delhi. But it did not continue as explained below by one of the women:

‘Few of us members joined together to pick sag, clean it and sell it in Delhi. We used to pluck from our own and other’s fields, and sometimes got scold by the field owners. We would travel by the train to Delhi and sell, and we made a profit of about Rs. 300-350 per lady. ... But then we stopped. We have no land to grow our own ‘sag’ and travelling in the crowded trains everyday was not easy’.

‘Power to’ do or overcome oppression was a slow process and had to be negotiated carefully.

\textsuperscript{12} ‘Sag’ is green leafy vegetables, such as spinach.
Power of Discrimination:
For political expediency and material benefits, some of the village level male leaders found it useful if their village was able to obtain a development project for their women (Kevane, 2003). This also had to do with the politicisation involved in the subsidy given with the loans advanced to the weaker sections, that is, the groups comprising of SC and ST members (Chakrabarti, 2004). RWDEP aimed to develop leadership qualities in these disadvantaged women through training on the affirmative policies of the government and in village council membership. It was expected to subsequently motivate the informal SHG leaders to participate in these institutions. A few women in both Kolar and Sonipat responded that with the knowledge gained through training, they had become aware that they could contest *panchayat* (local council) elections. Women who took a socially entrepreneurial role, however, had to face discriminatory laws, biases and attitudes. The stories and activities of their groups depict the experiences and their limitations in dealing with discriminatory power relations at the village level.

Jayamma, a scheduled caste woman of village Seetharampura in Kolar was one such social entrepreneur. She had studied up to class VIII, was a widow and had one kid who was also dead. After her husband’s demise, she has been living with her elder sister and her family for the last ten years. Before the SHG started, she worked as a daily labourer or occasionally did some small business. She explained the changes that she could bring through her association with RWDEP and the NGO’s support:

‘Earlier we were desperate in making our living. We knew nothing about livelihood except working as daily labourer. We were exploited in terms of both wages and the number of hours that we had to work. It used to be almost 12 hours of work. Now we still work as labourers, but we can control the hours and I also lead the other ladies in following me. Now, we go for work at 9 in the morning. Then, we get one hour for lunch. We come home by 5:30 p.m. Now we also have the SHG fund to support ourselves .... Earlier girls in the village used to get married at about 12 years of age. Now I know that girls

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13 Social entrepreneurs (Kanitkar, 2002) are the entrepreneurial individuals within a group who often act as informal leaders. These leaders play an important role in mobilising the members, negotiating discriminatory societal attitudes and linking the village women to outside agencies. They are usually the literate/educated, articulate women with some free time on hand.
should be 18 before they can be married. I have motivated the villagers to follow this rule. For marriages, the girl’s families also had to spend a lot. Families would try to beat their neighbours in unproductive expenses for marriages and also incur debt for that. I started conveying the message that one can have a simple temple marriage and need not spend so much unnecessarily. I have managed to get a few marriages solemnized like this. We had to, of course, handle these cases carefully. It can be done only if the groom’s party agrees’.

This reflected the superior bargaining power enjoyed by the bridegroom’s party in rural India (Krishnaraj, Sudarshan & Shariff, 1998:11), and the limitations of exercising ‘power over’ entrenched social institutions.

Bhagwati was another such scheduled caste woman in Sonipat. She was married, but lives in her natal village as she was separated from her husband. Eight years ago she had come to her mother’s house for the birth of her second son, but never went back to her husband’s place. Nobody came to ask her either. Involvement in SHG activities had given a new meaning and a new purpose to her life. Educated up to high school, she was encouraged to mobilise her neighbours into forming a group. They went for training, they prepared candles and sold in nearby villages, they started to visit the bank and other government offices. Yet, she was seen as too demanding by some, her association with the male field worker was questioned and her sexuality was under scrutiny.

To participate in all-female groups was safer as it avoided gossip that cast aspersions on character; however, the ones assuming social leadership had to face the attitudinal biases of both men and women alike. These women were hailed as ‘leaders’ by the NGOs. They were the evolving new agents - the literate rural women whose agency had remained underutilised so far. These educated women could negotiate and make meaning of the process of participation by defining new roles for themselves and others. Yet, their role came under the scrutiny as they were either seen as threat to the established interests or seen as breaking away from the existing norms of appropriate behaviour. Where married women had taken up leadership roles, it was with the support of their marital families. The dominant Jats in Sonipat or the Vokkaligas in Kolar saw it as a means to retain power in their hands.
Thus, at the level of domination at the inter-personal level and in the private space, the changes in relationships were directly related to the women’s ability to bring in some form of tangible assets. At the level of oppression and discrimination and in the sphere of societal power relations, the ability to bring in any changes through collective empowerment was marginal and it was often symbolic. In most cases, the outward manifestations of changes in the public space had not been accompanied by changes in the private space (that is, through changes in the practices of marriage and the family system).

8.3 NGO Advocacy and the Ability to Enhance Social Power

Within the formal rules of the project, the strategy used by the NGOs to enhance women’s social power was through access to credit and other assets. The formation of the groups and association with an outside agent had given the SHG members a separate identity. But for participation to be transformative, NGOs have to be able to change the rules of the existing social institutions defined by patriarchy. It depends on what meanings the NGOs attach to social change and what strategies they adopt in their work.

An examination of the strategies used by the NGOs in India will provide an insight into how the question of women’s empowerment is conceptualised at the grassroots level. Most of them use women’s basic needs as an entry point for their work within the community, rather than tackling structural inequalities head-on and prefer to go along with the status quo (Mencher, 1999:2086; Sen, 1999b:352). The transformative potential of their efforts lies in ‘how’ they attempt to meet these needs and the extent to which that results in building up the self-confidence and self-organisation of poor women. The empowerment of women, as such, entails a more political agenda in that it challenges the existing status-quo within the community (Kabeer, 1999:42).

Kabeer (1999:43) identifies a number of NGO strategies that can have this transformative potential. First, stress to be given on the provision of new economic resources rather than on resources which merely reinforce women’s traditional roles within a given society. Second, there should be an emphasis on building new forms of collective relationships. Where women are members of associations beyond the household, they are able to exercise greater bargaining power within the household
and able to participate more actively in community life. Third, for their transformative potential to be realised, these relationships should be mobilised around self-defined priorities. Actions such as protest against dowry customs, wife-beating, male alcoholism and cheating by public works officials to taking on local government structures are some such priorities. Such collective action breaks down past isolation.

The NGOs’ ability to do this does not necessarily come from the successful management of the implementation aspect of a development project, but from handling the competing forces of the society in which they function. It involves structuring incentives in a manner that gives importance to women and their efforts, changes social reality to improve women’s status, focuses on women’s ability and power and changes practices that devalue women (for example, practices associated with arranged marriages). It needs to be seen whether service-oriented NGOs are able to address the underlying structural conditions which generate and sustain inequality and inequity or choose to confine themselves to providing band-aid solutions to women’s problems.

The ability of the NGOs to take on such transformative activities and enhance social power, however, depends on the level of power (ability to negotiate power relations on behalf of women) given to them by the state on the one hand, and by the society on the other. This is the political space within which NGOs and other civil society organisations function. The NGOs’ role in service-provision is through the economic space provided to them, but social change is political and social change has to be negotiated through the given political space. Riker (1995:23) maintains that the political space constitutes a sensitive ever-changing environment within which all actors strive to shape their purposes and their visions of development. Riker (1995) confined his discussions of political space, however, to NGO’s ability to act vis-a-vis the government in policy areas traditionally managed by the State. In the case of RWDEP, it was different. It was the ability of the NGOs to overcome resistance to changes in women’s ‘position’ at various levels, both from the State and the patriarchal society.

The philosophical bases or issue-orientation i.e. the vision, values and ideology of the NGOs (mentioned in chapter 6) become important in their roles as facilitators for
social change. Riker (1998:111) further maintains that ‘in terms of NGO’s issue-orientation, a range of viewpoints exist as to whether NGOs should pursue a politically-neutral stance or hold and express ideological views that diverge from those of the government’. Within the context of RWDEP, the women were made aware of their opportunities and rights within the existing State discourse. NGO advocacy in this regard was to socially empower women with the knowledge of the existing legislations. In this respect, they acted as the ideological partner of the State which involved working ‘with’ the State. But implementation also involved working ‘against’ the State through focus on issues like protesting against State policy that led to violence against women, as in the policy on sale of alcohol. This was not necessarily pushed to a level of conflict.

According to Lewis (2001:124), the analysis of NGO advocacy shows that it can be in any one of three ways: through challenging and checking the excesses of state and market; by being organisational components of social movements which seek connections with institutional systems of decision-making; of becoming advocates of issues which have yet to generate a wider social movement, but reflecting the sentiments of a certain section of the population. In a similar vein, Rajasekhar (2000:2) makes a distinction between development NGOs, social action groups and empowerment NGOs. Development NGOs are involved in providing (or facilitating the provision of) development services such as credit, seeds, fertilisers and technical know-how. Such NGOs concentrate on the development of the socio-economic environment of human beings. Social action groups focus on mobilising marginalised sections around specific issues which challenge the distribution of power and resources in a society. Empowerment NGOs combine development activities with issue based struggles. Their activities are oriented toward social, economic, political and cultural empowerment of the poor.

Among the NGOs contacted, Grama Vikas in Kolar had been involved in women’s development as an empowerment NGO for a long time. It had the history of women’s mobilisation from 1982 with the first SHGs in India taking shape in Mulbagal Taluk. Grama Vikas had an all-female staff and its pre-existing SHGs were already functioning under a women’s federation. The Grameena Mahila Okkuta was formally registered in 1994 and had been active in its struggle against the State. Other NGOs
had taken up issues that are recognised as social evils within the purview of existing legislations without directly tackling issues of women’s subordination. The approach of the NGOs had been to function without being confrontational. As the Executive Director of Grama Vikas reiterated: ‘There is no point in taking up confrontation ... relationships based on confrontation do not last long’. In the Indian context, Rajasekhar and Biradar (2004:13) identify critical collaboration as the ideal type of relationship between governments and NGOs. In critical collaboration, NGOs and the people collaborate with the government, but at the same time criticise those government policies which are anti-poor. For Riley (2002:23), it is the ability to view the policy or program critically and to make its concerns, experiences and opinions a real component of the policy decision-making process. Critical collaboration was not evident in the present case as no advocacy or lobbying by Grama Vikas and other NGOs were undertaken.

An analysis of the collective acts by the women show that they fell under four categories: one, protesting against child marriage and liquor shops at the village level; second, demanding services from government agencies like water and electricity connection; third, participation in community activities for asset creation; fourth, celebration of important days like Independence Day or religious festivals. Among these, only the first category involved issues that could lead to confrontation either with the State or with the rest of the society. The activities of the SHGs under this category were almost non-existent in Sonipat. By contrast, in Kolar, the NGOs’ tradition of involvement with the wider social movement for women’s rights helped in their endeavour in the first category. Women had acquired the courage to fight against alcoholism in Kolar, not so in Sonipat.

Based on women’s existing social reality, NGOs devise their empowering strategy. The NGOs can build their identity through the approach they take to women’s development. In their work through RWDEP, the NGOs had chosen to play a more active role in fund management and collective acts of village development, and indirectly encouraged women to involve in other collective acts of protest. As a result, women have participated with some degree of success and satisfaction only in cases where there was some mobilisation through other channels. In Kolar, it was the
support and mobilisation of pre-existing SHGs\(^{14}\) and networks; in Sonipat, it was through political organisations, such as, the All-India Democratic Women’s Association, a left oriented women’s organisation. Dowry and alcoholism are two major issues that have been the focus of the women’s movement in India since 1974-75 (Omvedt, 1990:2). However, the fact that these issues have not disappeared from the Indian scene is due to the inability of the movement to deal with the structural roots of the problem.

The extent of the NGOs’ role can be assessed through the level of their involvement in women’s issues and the women’s movement. A feminist approach would require NGOs to take a more radical stance involving, for example, advocating against inequalities within the marriage system, preference for sons, female infanticide or proper implementation of laws for protecting women’s rights. All the NGOs believed in the necessity of working toward such objectives, but depending on the context, they had taken up issues that were considered relatively safe. Sometimes a purely women based empowerment ideology may become too radical for NGOs. Changes in the arena of gender roles and relations can be a matter of apprehension, and for this reason, no gender sensitisation training were given to the Muslim women in Kolar. The tension between tradition, personal laws and modernity, and the image that feminism represents woman in the Westernised model (of modernity) (Rajan, 1993:133) irks even the NGO executive. One NGO official in Kolar was critical of feminists who came to give training on gender and development. He saw the approach more as men-bashing than as an attempt to deal with the structural problems. They felt that more emphasis needs to be given on poverty-alleviation in terms of meaningful work for men and women rather than teaching women to disrespect their husbands. As stated by the official: ‘\textit{We do not want any feminists here ... what can a man do after a hard day’s work ... if he wants to dull his pain with a little drink ... when the only work he finds is breaking stones the whole day sitting under the harsh sun?’}

Kaviraj (1997:20) maintains that societies evolve a grammar of politics and social power which is the underlying structure that gives form and sets limits to transactions between groups and individuals. Modernity in India seeks to impose a grammar of

\(^{14}\) Many of the villages in Kolar had SHGs that were formed prior to RWDEP and functioning under other donor-assisted programmes/projects.
politics fundamentally different from the traditional one with which the society has
been familiar. There is a tendency to see the state and its institutions as ‘modern’ and
society and its practices as ‘traditional’ (Kaviraj, 1997:37). With the advent of modern
institutions, people have been redefining their identities and roles in various spheres
of life. However, the clash is particularly acute as far as women’s position and role is
considered. The competing forces that impinge on women’s lives are values and
practices associated with traditional institutions versus the modern ones. Tradition
signifies the kinship and cultural rules and norms; modernity signifies the attempt to
redefine these rules in terms of women’s rights and responsibilities. The ability to
balance them does not necessarily come from the successful management of the
tangible outputs of a development project. It involves in changing the patriarchal
social reality to improve women’s position in a manner that does not perpetuate and
intensify the existing asymmetric gender and social relations (Agarwal 1988:2).

In their efforts, however, the biases of the NGO workers often come into play. Being
civil society organisations, the NGOs and NGO workers are also susceptible to the
dominant influences of the society. Bias can pose a challenge to efforts aimed at
gender justice. At the level of the individual, the norms of appropriate behaviour for a
woman meant upholding the family pride and honour over individual rights. The
assertion of rights and expectations of equality can go counter to the NGO workers’
own socialisation. This is evident when field workers in Sonipat believed that ‘when a
girl runs away with her lover, she has not behaved appropriately’ or that ‘problems are
created by girls who expect to get the same treatment in their mother-in-law’s houses
as in their mother’s’. Gender sensitisation training for NGO workers and bank
officials emphasised the triple role of women (Moser 1992, Kabeer 1994). Bank rules
and procedures were difficult for the women to comply with and they had to face the
admonition of fieldworkers for being slow in giving information for the required
paperwork. The PRA exercises in Kolar focused on practical needs alone and not on
issues from the perspective of strategic needs. This reflected what Crawley (in Guijt
& Shah, 1999:31) maintains, that ‘PRA’s current practice may achieve a ‘pre-
empowerment’ stage which is helpful in identifying issues critical to women but it
does not necessarily aim to change the gendered power relations which give rise to
these situations’.
And sometimes NGOs got coopted for political purposes. The NGO staff and the State administration came together to organise the attendance of the SHG members in the Chief Minister’s pre-election rally at Bhiwani, Haryana. Later, there was much criticism of the NGO’s mismanagement of the trip. The women of village Rajlugarhi were ready from early morning to go to Bhiwani, but no vehicles came to pick them up. A jeep that was brought much later broke down and the women had to return home. The general consensus was that the NGO messed it up and embarrassed the women in front of all the other villagers.

In the Indian context today, a distinction has to be made between empowerment NGOs and entrepreneurial NGOs. An entrepreneurial approach focuses only on women’s practical needs, thereby dealing with the symptoms and not the root causes. It does not address the structural violence toward women. Empowerment NGOs combine development activities with issue-based struggles (Rajasekhar, 2000:3) in their orientation toward development. Empowerment NGOs, on the other hand, have to be clear about the path they wish to adopt for bringing in structural changes. They have to tread the fine line between the security of workers, the people they assist and human rights in a given social situation. The work of the social worker is delicate and service-oriented NGOs are not likely to take any aggressive stance. Riker (1995:37) maintains that certain issues may be off-limits and beyond the safe operational domain for NGOs, if they wish to survive. On the other hand, entrepreneurial NGOs may take up issues that are not necessarily socially empowering and can be contrary to the feminist vision of development.

Without adopting an overt feminist stance, all the NGOs located women’s empowerment in building their positive image and rights within the existing legal provisions, and through the raising of awareness. This is a social work perspective that looks at empowerment from the perspective of self-help, “the means by which individuals, groups, and/or communities become able to take control of their circumstances and achieve their own goals, thereby being able to work towards

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15 In May, 2005, a woman social worker’s hands were chopped off by a man for counselling villagers in the State of Madhya Pradesh not to practise child marriage. In India, many physical and verbal attacks take place on social workers.
helping themselves and others to maximise the quality of their lives’ (Adams, 2003:8).

Efforts at women’s development have to be able to tackle issues relating to both structure and agency from the grassroots level. The empowering ability of NGOs at the grassroots level derives from the extent of control exercised over them by the State and the society. Shigetomi (2002:12) maintains that the threat to NGOs can come when they criticise either state policy or societal norms. It is up to the NGOs to draw the line between them. The NGOs in the present case adopted a cautious approach in the guise of an intermediary rather than as institutional reformers (Sato, 2002:57). As intermediaries, NGOs act as subsidiaries for government policies and remain limited to delivery of services. The NGO Directors in Kolar complained that the suggestions given by them to the government departments for various policy improvements are often not reflected in the final documents.

In India, the state is the most powerful actor for both civil society and people. In fact, the presence of NGOs is not seen as independent social and political actors, but as dependent actors that cooperate with the state. This is particularly true when they implement projects funded by the government. In such an environment, it is also important for the NGOs to appear as impartial and free from the influence of political parties. The NGO, Prakruthi in Kolar maintains it by giving a common platform to all political parties during meetings and other forums organised by it. Due to their experience and professionalism, the NGOs in Kolar had higher standing in the community regard and as a group were more empowerment-oriented than those in Sonipat. The South Indian (including Karnataka) NGOs’ tradition of involvement with the wider social movement for women’s rights also helped to create a better image for them.
8.4 Conclusion:
In examining how participation and partnership have evolved in terms of social power and social change, we find that women exercised their agency through participation in collective activities, assertion of their identity and negotiating gender relations at various levels. At the individual level, access to loans leads to satisfaction and consequently perception of increased status and ability to make an impact. The gaining of any forms of power, both personal or positional, was different in both the areas. At the collective level, both forming groups in Sonipat as well as sustainable groups in Kolar were able to assert some form of agency. Even nominal participation through the formation of SHGs is a step toward gaining power. This shows women’s high level of agency through personal power.

Status and gender relations, however, change slowly and so does the ability to gain positional power. As such, there was not much improvement in their positional power. The positional power gained by women in Sonipat was again lower than that of the women in Kolar. This was due to their different positions in the original scale of patriarchy. In Kolar, women faced lesser restrictive social practices and they were in a better position to fight discrimination. Moreover, with access to higher amounts of credit, structurally constituted gender relations were changing in several cases in Kolar. In both the areas, however, women remained minor players, subordinate to the overall patriarchal framework.

The manner in which women, and NGOs as agents of change, chose to involve in collective acts of protest for social change showed that social change is context-bound. In collective empowerment and group power, women have to be able to create a joint meaning of their participation that privileges gender identity above others. The differences in context meant that the issues taken up as strategic needs for empowerment received different levels of emphasis. In recent years, the move against alcoholism has gained much prominence in the South, an issue pushed forward by both NGOs and women’s agency (Omvedt, 1990:7). This has built a history of women’s struggle in the South involving both the poorest (and the landless) and the poor women. The prevalence of higher degree of poverty in Kolar meant that alcoholism and domestic violence were common issues for a majority of the women and were taken up in several cases. In Sonipat, women’s interests revolved around
alcoholism, domestic violence and for the relatively better-off, around property rights. In a patriarchal society, alcoholism is a safer issue for the NGOs to tackle than the issue of property rights.

In the absence of secure property rights, women’s willingness to follow the practices of dowry cannot be interpreted as lack of agency, but as a strategy for survival in an uncertain environment. Kishwar (1999:12) even suggests that dowry, per se, may not necessarily go against women’s interests. Under the existing family structure, giving up dowry does not entail any alternative advantage for a woman. In a situation where women do not have effective inheritance rights, dowry is the only wealth to which they can lay claim. Dowry is also a way to ensure women’s position in her marital family. Through dowry, women’s parents effectively buy a share for their daughter in her husband’s family property. Kishwar (1999:12) suggests that to suggest that women refuse dowry and go empty-handed to their marital homes is to suggest that they make even greater martyrs of themselves than society makes of them.

The group-oriented project, such as RWDEP, with its emphasis on credit tried to combine individual entrepreneurial spirit with the collective identity and common good of the group. This was difficult to achieve in the context of both social and individual differences among the women. In the face of caste, class and religious distinctions in the Indian context, community identity is a complex issue. In building a new consciousness and new position for the women, it had to be negotiated alongside a multiplicity of other pre-existing identities. The ability of women to transform their subjectivities and embrace the position of a ‘politicised’ woman was not easy.

Kim Berry’s (2003:95) study of Changar women’s participation in Mahila Mandals in India showed that the new position and new subjectivity achieved by women was not univocal. Berry (2003:96) explains that ‘even in single-caste hamlet mahila mandal meetings, differences among women rather than a commonality as women prevailed’. The elder women dominated the conversations, and rules of caste and kinship shaped how women greeted each other, where they sat, who spoke and the weight their words carried when women came together for group meetings. Berry (2003:95) noted that ‘rules of caste purity were studiously maintained by many upper-caste women, and concerns for familial honour generally predominated over concerns about gender
oppression’. Kumkum Roy (1995:10), an Indian feminist, points out that there is ‘an understanding that the concern with constructing and re-constructing women’s identity stems from a variety of agendas which are not necessarily women-centred, as a result of which women’s identities are constituted through processes which are complex and by no means founded within the framework of a single logic’. In understanding women as agents, it becomes difficult to separate the criss-crossing ideologies of family, class, religion and other forms of collectivity from the female identity (Sangari, 1993:871).

Defining the ‘common good’ can be also difficult when a notion of shared values is not available. This was seen from the concept of Swa-shakti or women’s own power as practised within the implementation process of RWDEP. Within the project discourse, empowerment was looked upon as a holistic process of going beyond addressing gender issues to empowering communities through active involvement of men so that they recognise and act upon the issues concerning women (Brahme, n.d:7). Cooperation of men was considered essential. At the same time, it aimed for a form of politicised woman that would be assertive, demanding and fight for gender equality, and work for increasing economic opportunities. As part of the women’s movement, it challenged the traditional and conservative role of women as subordinate partners within domestic and social relationships (Agnes, 1995:137). The dominating ideology governing women’s role and position depended on the interpretation of religious ideology (Hinduism) and traditions within which the women function. The basis for asserting their rights and fulfilling their strategic needs required them to give up certain socially restrictive practices and confront the biased attitudes of patriarchy. This made women dependent on the NGOs or the State for support and protection, but these agencies were themselves biased and compromised issues to gain the support of the men and others in position of control in the hierarchy. This had the tendency to subsume the interests of women under the interests of the State and co-opt women to the corrupt and rent seeking practices of the State.

The manner in which religious ideology encouraged women to exercise agency in India has varied from the power of renunciation and devotion (Meera Bai) to the
The women’s movement tries to invoke social criticism through the activism of the modern Durga and Kali to challenge patriarchal power structures within the home, the community and the State (Agnes, 1995:141). The feminist method of social criticism (Ackerly, 2000) is important for women. Social critics examine the values, practices and norms that are sustained by the society which involve patterns of inequality that should be corrected. But we must remember along with Ackerly (2000:23) that social criticism does not guarantee that it will be able to effect social changes.

16 Kishwar (1999:212) points out that the ideal of Meera denotes the power gained through celibacy and renunciation, while that of Durga and Kali denote the power gained through activism.
Chapter Nine

Conclusion

For development anthropologists like David Mosse (2004:650), participation as a ‘project’s mobilising metaphor’ can mean many things to the stakeholders. The concept of participation is used by both the government and development agents to promote a process of ‘bottom-up’ development where the beneficiaries are involved in the development project. This involvement can be justified from many angles – from the need for the process to become cost effective, to make people responsible for the sustainability of the project, to make development a democratic process and above all, to enable the participants at the grassroots level to attain some form of power. What matters in project implementation is, however, the manner in which it is perceived and experienced by the people for whom it is intended. Thus the main issue to understand with reference to RWDEP is the extent to which participation has occurred in terms of women’s ability to partner and to gain control. Another important aspect is the role of the external agents in the process and whether they were able to overcome the dominant structural barriers.

RWDEP provided the bases for participation by enlisting the support of women through a process of mobilisation. Women were encouraged to participate in the development project through a process of self-selection and an opportunity to become empowered. What was required from the SHG members was ‘strong participation’ (Brett, 2003). It is a way to expand people’s capacities, increase their self-esteem and improve project performance by making external agencies accountable to the beneficiaries (Brett, 2003:6). RWDEP required the participation of external agents in fulfilling both the practical and strategic needs of women. By linking women’s activities to credit on the one hand, and collective action associated with rights on the other, the project envisaged a form of strong participation that would enhance women’s social development.
At the level of fulfilling practical needs and building relationships, women’s participation assumed either a nominal or an active form. Nominal participation in the form of selection and inclusion of members, the decision to participate and form a group took place at the forming stage. In functioning SHGs, there was more involvement and a higher level of participation than the forming ones. Participation progressively increased and it was the highest for the sustainable groups. This was based on the fact that women in sustainable groups were involved in more activities and had more responsibility than in other groups. Women in more mature and sustainable groups were more satisfied and consequently more aware and more empowered. The power of members in mature groups was definitely higher in terms of power to access loans, ability to develop social capital through links with outsiders and banks, resolve conflicts, manage bank accounts and change gender relations at the household and village levels.

Partnership or the act of establishing relationships is important as a means to achieving control and genuine participation. Through their participation in RWDEP, women were expected to build new forms of social capital and achieve new forms of power. This was seen to be higher in Kolar in the form of better bonding relationships, and consequently higher level of sustainability for the groups. Women in Sonipat had opportunities to build better bridging relationships due to their better economic condition and better access to resources. Yet lower bonding relationships prevented them from achieving higher levels of participation. The level of individual participation depended on the different stages (forming, functioning and sustainable\(^1\)) at which the SHGs were operating. Corresponding to those stages, individual participation was seen to follow a pattern from low (forming), medium (functioning) to high (sustainable) and this pattern was based on the progression of activities undertaken through association with the SHGs. Low participation indicated individual erratic participation, irregular meetings, and very few activities. Medium participation indicated meetings, inter-loaning among the members, maintenance of group record books and so on. High participation indicated regular meetings, linkage to banks, training, exposure visits and so on.

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\(^1\) The three stages – forming, functioning and sustainable – have been explained in Chapter 5.
The form of participation required to fulfill strategic needs, however, could not be fitted into any typology. It was through the acts of resistance and negotiation that women and NGOs chose to create an equitable social order. Where women were mobilised and SHGs were formed in areas where there were none before, it represented an act of empowerment. The mere act of joining one SHG itself could be empowering for some women where no such opportunities existed before. This was particularly true in the areas of Sonipat where there were no SHGs before. In such cases, the stage of the SHGs, whether forming, functioning or sustainable, did not matter. In certain cases, SHG members of even forming SHGs had participated in empowering activities, such as, attending trainings, undertaking visits outside the village, joining collective protests and so on.

The research showed that for most women with access to credit and loans from financial institutions, satisfaction was higher and there was a perception of increased status and increased impact. This was, however, only at the cognitive level and there was no indication of any transfer of power at the societal level. Women’s act of participation and the changes desired by them were influenced by the dominant incentive pattern of SHGs which was based on material benefits. The fact that ‘status has increasingly come to be rooted in economic power’ (Milner, 1994:15) meant that women also structured their choices and expectations accordingly.

The Project Appraisal of RWDEP (World Bank, 1997:157) assumed that solidarity achieved through group formation and action would assist the women in dealing with resentment from the community towards women’s empowerment. However, it was not easy to achieve a sufficient level of solidarity to overcome all the differences. The SHGs produced a sense of identity and community for the women, but organisations of the poor are also susceptible to oligarchic tendencies (Michels, 1966). A few articulate and active members tend to take control of decision-making and group activities. Solidarity can be an antidote to this, but the bases around which groups cohere such as caste or ethnic group can undermine unity and the ethos of civil society (Esman and Uphoff, 1984). The normative vision of civil society is premised on recognition of collective identities and goals, and solidarity (Howell and Pearce, 2001:230). Organised social groups such as students and women’s groups, farmers’ organisations, NGOs and others can be a crucial source of democratic social change.
However, where civil society becomes fragmented due to ethnic or regional differences, it can become a potential problem for the consolidation of democracy (Mercer, 2002:8).

In the implementation of RWDEP, the NGOs put emphasis on the concept of self-help, on self-power for the women, and on the unity of castes and creeds. Differences in the local context and prevailing social reality kept SHGs and women confined within what was socially acceptable at the village level. The roles played by the NGOs remained circumscribed by the social, political and economic conditions in which they operated. Thus their agency remained limited to mobilising people to produce change at the margins. As Petras (1999) argues, the local nature of NGO activity means that ‘empowerment’ never goes beyond influencing small areas of social life with limited resources and within a pattern of non-confrontational politics.

Social change and social empowerment for women is about establishing social equality for women through equality in opportunity, capability and status. The goals of such a process of social empowerment have more to do with the feminist concept of power than the management of development outcomes alone. Feminist scholarship has viewed ‘equality’ in terms of status (equal status with men), power, and autonomy (individual right to liberty) (Raj, 1986:35). Women’s participation indicates a form of active agency rather than passive resistance. Through collective empowerment and group power, women have to be able to define their participation in a manner that privileges gender identity above others. The ability to gain social power thus enhances power at various levels of relationships and ensures a sense of control over their lives.

At the group level and as a collective, women in both Kolar and Sonipat did not feel confident to bring about societal change nor did they necessarily subscribe to the project philosophy that gender as a category should assume prominence over other social categories. Women’s experiences show that access to loans gave a sense of control over the material bases – the ability to show something tangible to the household members. Thus, access to loans and ability to manage funds had, on average, given the SHG members in Kolar more psychological power and satisfaction. The ability to acquire psychological power (‘power within’) and satisfaction (gained through working together or ‘power with’) were inter-related. Both forms of power...
assume women’s ability to enhance ‘power to’ do (building capacity) through demand-oriented development. However, the acquisition of the first two forms of power did not necessarily transform into ‘power to’. The women’s ability to participate in decision-making outside the household, even in Kolar, was still constrained by the deeply embedded gender and power relations. Social capital through bonding, bridging and linking relationships among the women and with outsiders is generally regarded as a means to achieve genuine participation and empowerment (Buckland, 1998:237). The experiences, however, show that women’s ability to establish relationships was to a great extent determined by their pre-existing social and economic conditions. Further, the women’s ability to participate as equal partners was hampered due to their inability to access resources independently. The relationships with the NGOs and the State had not necessarily led to a structural transformation. Structural barriers remained intact because the relationships between women, on the one hand, and the NGOs and the State, on the other, were still of a dependent nature.

Within any pre-existing structural framework, agents can exercise power in two ways – either through normalisation or through resistance. Feminism has usually understood power in terms of resistance, and from that point of view, women’s strategic needs are fulfilled through resistance. Through an autonomous challenge to oppressive structures, including patriarchy, power is exercised as resistance. But as long as women perceive participation as an act of ‘invitation’, it remains an act of normalisation and this was the nature of participation in RWDEP. In the villages of Kolar dominated by the ritualistic practices of Hindu mother-goddess symbolism, invocation to Lakshmi (the goddess of wealth) and her power, and the need to fight against casteism and build harmony amongst different caste groups formed women’s collective consciousness. In Sonipat, the emphasis was on power gained through building harmonious relationship with women’s marital family and with the community at large. These acts that aimed to form women’s collective consciousness did not provide a challenge or resistance to the bases of either patriarchy or State domination. Under the circumstances, the transformation of participation into empowerment remained limited.
The experiences of the women and NGOs, however, brought forth the importance of both the economic and political factors in women’s development. Women experience powerlessness in (and through the interaction of) multiple social, political and economic institutions (and not just the household) (Carr, Chen and Jhabvala 1996:5).

As such, in women’s development, economic cannot be understood apart from the social and political. In other words, efforts at fulfilling practical and strategic needs have to be conducted simultaneously and through concerted efforts. As Ruth Pearson (2000) argues, a clear distinction between practical and strategic cannot be made. This study shows the importance of looking at them simultaneously, as women’s development is intricately connected to addressing both of them together. For example, fulfilling women’s credit needs is not enough if they do not have the power to stop alcoholism and violence of their husbands/sons. Sometimes it involved choosing one over the other. This was the dilemma confronting activists when they were faced with the choice between women’s immediate needs and raising consciousness, between demanding services from the state and organising their own services, between the needs of the younger women and that of the older women and so on.

In women’s development projects, it is not possible to predict how gender relations may get redefined or in what direction social change will proceed. Many development projects are inherently political (World Bank, 2001:131) and for participation to become transformative requires a fundamental realignment of unequal social relationships. The ability of participation to bring about social changes through a group-oriented project such as RWDEP depends upon giving prominence to local issues in forming women’s consciousness. At the same time, it is important to ensure that women do not become victims of the hierarchical social and sectarian religious ideologies prevailing at the local level.

In attempting to improve women’s ‘position’, policy approaches for women’s development like Gender and Development, have to be aware of how mobility within an existing system can take place. Mobility or movement of people in a structure of inequality is usually conceived in terms of class or status (Blackburn & Prandy, 1997:491). While economic improvement can change both class position and status within a group, it may not necessarily improve status with reference to other groups.
This is particularly true of a caste-based society such as in India. The difficulty often shows up in the form of inter-group and inter-community conflicts. Thus, while affirmative action may have improved the economic condition of some SC and ST people in India, it has not necessarily improved the perception of their lower status. This is particularly true in Sonipat where men from the lower castes have been able to join the police and para-military forces and improve their economic condition much better than the marginal Jat farmer, but not necessarily improved their social status in the community. In such cases, structural mobility has occurred without relative changes in circulation mobility.

Structural mobility is due to expanding resources or fundamental structural change, whereas circulation mobility refers to shifts within the social hierarchy over and above the change produced by structural mobility. In structural mobility, the relative status of groups does not change (Milner, 1994:34). For example, people may move from blue-collar to white-collar jobs because the occupational structure in the economy uses a higher proportion of white-collar workers, but that does not necessarily mean that the social status of the blue-collar workers as a group has changed. On the other hand, ‘when circulation mobility occurs, someone must move down if someone else is to move up’ (Milner, 1994:34). This is due to the fact that the amount of status available to any group or society is relatively inexpansible.

When status is used to denote position, it indicates relative ranking in a form of hierarchy. Circulation mobility aims to change this relative ranking of groups to either reverse the rankings or to make the rankings more equal. When status as a positional resource is relatively inexpansible, circulation mobility is not easy to achieve as those with high status have both the motivation and the ability to restrict and regulate it (Milner, 1994:35).

Excessive focus on tangible benefits through SHGs means that women’s interests remained more focused on fulfilling their practical needs through individual pursuits. What people and women were looking for through SHGs is structural social mobility, that is, the ability to expand their (that of family, caste or kinship group) resource base and job opportunities. Women’s act of choosing to confine themselves to gaining structural mobility alone has minimal effect on the relative status between men and
women. What is required is to focus on circulation mobility in the society. Economic development can promote social and structural mobility, but it situates development within the Women in Development (WID) paradigm. This is illustrated by cases of women who chose to use their increased resources to pay for their daughters’ entry (through higher dowry) into another household with better economic condition, but without changes in the relative status of the daughter/girl within that household.

There is a need for those committed to the GAD framework to develop a more flexible appreciation of power relations between men and women in any community (Porter and Judd, 1999:9). To achieve that, one has to look into how circulation mobility can be achieved. Focus on circulation mobility will require looking into issues such as concepts of masculinity\(^2\) and social hierarchy through a reinterpretation of women’s position in a patriarchal system without denying the significance of economic factors. As Cecile Jackson (1996:498) claims, there can be something of a tradeoff between women’s material well-being and their autonomy, a situation which (poor) men do not seem to face. Rising household incomes do not necessarily translate into women’s overall well-being. At the same time, poverty-stricken women suffer more both within and outside the household than the relatively better-off ones. While structural mobility cannot be ignored, it is important that circulation mobility is not subsumed within the activities associated with structural mobility.

Thus, participation in women’s development by both the women and the NGOs shows that fulfilling practical needs is not enough to guarantee fulfillment of their strategic needs. For participation to become transformative for women, material amelioration is necessary, but that is not sufficient. Group activities can give identity, recognition and status, but such activities can also perpetuate subordination when women act as carriers of patriarchal values, retain their differences and are not able to overcome the structural barriers of religion, caste and class. However, despite RWDEP’s inability to bring about structural changes, the project gave the women a form of social recognition and visibility. This recognition started a process that gave women a

\(^2\) The concept of masculinity in an area can affect women’s position and people’s attitudes towards women. A report in The Times of India, 8 October, 2005 reported the incident of a man involved in a murder and quotes a police officer: “Men from that part of the country are generally aggressive — machismo is seen as a prized virtue. They feel a sense of pride in killing for a cause. Maybe he was also in the same frame of mind.” The man was a Jat peasant and hailed from Jhajjar in Sonipat.
platform to discuss their appropriate status in society. RWDEP, no doubt, made women a development category, but it also made them visible. Such visibility is important for women’s ability to form partnership and to achieve control, to have a voice and to gain power.
Map 2: Map of Haryana showing the District of Sonipat
Map 3: Map of Karnataka showing the District of Kolar
Map 4: Map of Sonipat showing the Block Development Headquarters
Map 5: Map of Kolar showing the Block Development Headquarters
APPENDIX B

Schema of Power

(Adapted from Rowlands, 1998)
APPENDIX C

Table 1: Contrasting characteristics of ‘active’ and ‘dependent’ partnerships

<table>
<thead>
<tr>
<th>Active partnerships</th>
<th>Dependent partnerships</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process</td>
<td>Blueprint, fixed term</td>
</tr>
<tr>
<td>Negotiated, changing roles</td>
<td>Rigid roles based on static assumptions about ‘comparative advantage’</td>
</tr>
<tr>
<td>Clear purposes, roles and linkages but an openness to change as appropriate</td>
<td>Unclear purposes, roles and linkages</td>
</tr>
<tr>
<td>Shared risks</td>
<td>Individual interests</td>
</tr>
<tr>
<td>Debate and dissent</td>
<td>Consensus</td>
</tr>
<tr>
<td>Learning and information exchange</td>
<td>Poor communication flows</td>
</tr>
<tr>
<td>‘Activity-based’ origins – emerging from practice</td>
<td>Resource-based origins – primarily to gain access to funds</td>
</tr>
</tbody>
</table>


Table 2: Relationship between professional help and self-help group activity

<table>
<thead>
<tr>
<th>Characteristic of category</th>
<th>Resourcing by organisation</th>
<th>Leadership by practitioner</th>
<th>Support by practitioner</th>
<th>Example: Practitioner relating to SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Integral</td>
<td>Much or all</td>
<td>Direct</td>
<td>Regular</td>
<td>Innovates and makes activity as part of service</td>
</tr>
<tr>
<td>Facilitated</td>
<td>Some</td>
<td>Indirect</td>
<td>Intermittent</td>
<td>Stimulates activity</td>
</tr>
<tr>
<td>Autonomous</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>Refers people to and imports learning</td>
</tr>
</tbody>
</table>

### Table 1: Interpretation of Participation

<table>
<thead>
<tr>
<th>Typology</th>
<th>Characteristic of each type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manipulative</td>
<td>Participation is simply a pretence, with ‘people’s’ representatives on official boards but who are unelected and have no power.</td>
</tr>
<tr>
<td>Passive</td>
<td>People participate by being told what has been decided or has already happened. It involves unilateral announcements by an administration or project management without any listening to people’s responses. The information being shared belongs only to external professionals.</td>
</tr>
<tr>
<td>Participation by consultation</td>
<td>People participate be being consulted or by answering questions. External agents define problems and information gathering processes, and so control analysis. Such a consultative process does not concede any share in decision making, and professionals are under no obligation to take on board people’s views.</td>
</tr>
<tr>
<td>Participation for material incentives</td>
<td>People participate by contributing resources, for example, labour, in return for food, cash or other material incentives. Farmers may provide the fields and labour, but are involved in neither experimentation nor the process of learning. It is very common to see this called participation, yet people have no stake in prolonging technologies or practices when incentives end.</td>
</tr>
<tr>
<td>Functional participation</td>
<td>Participation seen by external agencies as a means to achieve project goals, especially reduced costs. People may participate by forming groups to meet predetermined objectives related to the project. Such involvement may be interactive and involve shared decision making, but tends to arise only after major decisions have already been made by external agents. At worst, local people may still only be coopted to serve external goals.</td>
</tr>
<tr>
<td>Interactive participation</td>
<td>People participate in joint analysis, development of action plans and formation or strengthening of local institutions. Participation is seen as a right, not just the means to achieve project goals. The process involves interdisciplinary methodologies that seek multiple perspectives and make use of systemic and structured learning processes. As groups take control over local decisions and determine how available resources are used, so they have a stake in maintaining structures of practices.</td>
</tr>
<tr>
<td>Self-mobilisation</td>
<td>People participate by taking initiatives of external institutions to change systems. They develop contacts with</td>
</tr>
</tbody>
</table>
external institutions for resources and technical advice they need, but retain control over how resources are used. Self-mobilisation can spread if governments and NGOs provide an enabling framework of support. Such self-initiated mobilization may or may not challenge existing distributions of wealth and power.


**Table 2: Effectiveness of Participation**

<table>
<thead>
<tr>
<th>Form/Level of Participation</th>
<th>Characteristic Features</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nominal</td>
<td>Membership in the group</td>
</tr>
<tr>
<td>Passive</td>
<td>Being informed of decisions <em>ex post facto</em>; or attending meetings and listening in on decision-making, without speaking up</td>
</tr>
<tr>
<td>Consultative</td>
<td>Being asked an opinion in specific matters without guarantee of influencing decisions</td>
</tr>
<tr>
<td>Activity-specific</td>
<td>Being asked to (or volunteering to) undertake specific tasks</td>
</tr>
<tr>
<td>Active</td>
<td>Expressing opinions, whether or not solicited, or taking initiatives of other sorts</td>
</tr>
<tr>
<td>Interactive</td>
<td>Having voice and influence in the group’s decisions</td>
</tr>
</tbody>
</table>


**Table 3: Interests in Participation**

<table>
<thead>
<tr>
<th>Form</th>
<th>Top-Down</th>
<th>Bottom-Up</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nominal</td>
<td>Legitimation</td>
<td>Inclusion</td>
<td>Display</td>
</tr>
<tr>
<td>Instrumental</td>
<td>Efficiency</td>
<td>Cost</td>
<td>Means</td>
</tr>
<tr>
<td>Representative</td>
<td>Sustainability</td>
<td>Leverage</td>
<td>Voice</td>
</tr>
<tr>
<td>Transformative</td>
<td>Empowerment</td>
<td>Empowerment</td>
<td>Means/ End</td>
</tr>
</tbody>
</table>

Table 4: Power in Participation

<table>
<thead>
<tr>
<th>Forms of Participation</th>
<th>Level of Participation</th>
<th>Level of Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Genuine Participation</td>
<td>A. Empowerment</td>
<td>1. Citizen Control</td>
</tr>
<tr>
<td></td>
<td>B. Cooperation</td>
<td>1. Delegated power</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Partnership</td>
</tr>
<tr>
<td>Pseudo-Participation</td>
<td>A. Assistencialism</td>
<td>1. Placation</td>
</tr>
<tr>
<td></td>
<td>B. Domestication</td>
<td>2. Consultation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. Informing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Therapy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Manipulation</td>
</tr>
</tbody>
</table>

APPENDIX E

SHG and Linkages

Source: Prepared by the author.
APPENDIX F
Organisational Structure of RWDEP

APPENDIX G

Asalpur Village: Before and After

Before 1995

Sahukarji, have mercy on us!

We work on our own.

Oh, these broken roads!

How can we talk to these officials?

After 1995 till 2001

We borrow money from our own SHGs.

We work collectively.

We can repair the roads ourselves.

We have self-confidence.

DRS Centre, Fatehpur
# APPENDIX H

## Table: Financial Development of a Self-Help Group

<table>
<thead>
<tr>
<th>Phase 1: Savings</th>
<th>Phase 2: Interlending</th>
<th>Phase 3: Bank linkage</th>
<th>Phase 4: Sustainability</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Group chooses a common amount to save each month (typically between US 5 cents and 50 cents per member)</td>
<td>• Savings continue</td>
<td>• Savings and lending continue within group</td>
<td>• Group manages savings, internal lending, bank credit, and bookkeeping without subsidized support</td>
</tr>
<tr>
<td>• Group opens a savings account at a nearby bank</td>
<td>• Group lends savings to members (charges interest)</td>
<td>• Group approaches bank for credit, up to four times the amount saved</td>
<td></td>
</tr>
<tr>
<td>Benefits:</td>
<td>Benefits:</td>
<td>Benefits:</td>
<td>Benefits:</td>
</tr>
<tr>
<td>• Discipline of thrift, creation of assets</td>
<td>• Groups learn to lend and borrow with small amounts of cash at stake</td>
<td>• Group develops relationship with mainstream financial institution for permanent credit access and savings services</td>
<td>• Group continues indefinitely (as long as members enjoy benefits)</td>
</tr>
<tr>
<td></td>
<td>• Dependence on money-lender reduced</td>
<td>• Group can borrow up to four times savings</td>
<td></td>
</tr>
</tbody>
</table>

APPENDIX I

The Caste Structure and the Dominant Castes in India:
The caste system is at the base of the Hindu religion’s social structure in India. Caste is a hereditary endogamous kinship group, ranked in terms of social and ritual status, linked by marriage and lineage, and for the most part locally identifiable, although the spread varies between regions (Chaudhury, 2001:303). Traditionally there were four castes in India, the Brahmins, the Kshatriyas, the Vaishyas and the Shudras. At present, there are innumerable castes, sub-castes and jatis around which the social system is organised. Each caste has its own distinctive rituals, attributes and mores, a traditional occupation and a particular position in the local hierarchy of social status. Srinivas (1966) observed that the Brahmin priests in India who hardly have any assets and depend for their livelihood mainly on the charity from other and lower castes, occupy the top most rank in the prestige hierarchy of castes. With the spread of various social movements and consumer culture in the country, this situation is not literally true across the country today (Gupta, 2004).

The Scheduled Castes (SC) and Scheduled Tribes (ST) include castes and tribes notified under Article 341 of the Constitution of India. These groups are covered under the affirmative action policy of the government. The Constitution of India provides for reservations for SCs and STs in public sector jobs and in electoral seats. 15% electoral seats and posts are kept reserved in educational institutions, government and public sector undertakings. The Other Backward Castes (OBC) are communities that have been given the status of disadvantaged communities. The Backward Classes Commission report 1980, known as the Mandal Commission maintained that the OBCs comprised about 52% of the country’s total population. The report recommended that the reservation for the OBCs in government services and educational institutions should be at the level of 27%. These recommendations were approved for implementation in 1990.

Sociologists and political scientists have also observed the prevalence of what they call the ‘Dominant Caste’ in India’s socio-political scenario. Srinivas (1966) defines ‘dominant castes’ as those which are numerically strongest in a village and control larger portions of the arable land. Chaudhury (2001:304) observes that ‘The Brahmins in any village used to have the highest ritual rank, but this did not, however, prevent non-Brahmin castes from being normally the politically and economically dominant caste in an area. The Brahmins were found to be dominating only when they were possessors of the land, the key to rural power’.

The dominant castes are to be distinguished from the entrenched castes. Kothari (1970) defines ‘entrenched castes’ as those which have economic and political influence but are small in numbers. The upper castes category (e.g. Brahmins and Rajputs) are closer to ‘entrenched castes’, while the intermediate peasant castes (Kothari, 1976) come closer to the dominant castes.

In Sonipat, Chowdhry (1994) has described the Jats as the dominant caste; and James Manor (1997) and Kohli (1990) have identified the vokkaligas and the
lingayats as wielding dominance in Karnataka. According to Patil (2001:53), ‘The two politically dominant castes – Vokkaligas and Lingayats – are vying with the SCs, STs, and OBCs for a significant place in the reserved category. Between them the twin dominant communities command around 28 percent of the population but nearly half the number of MLAs’. 
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1 ‘n. d.’ refers to no date of publication.


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