Chapter I
Introduction
CHAPTER I
INTRODUCTION

BACKGROUND

Human societies have been almost since the dawn of civilization marked by hierarchical societal structures. Hierarchies get defined based on caste, class, race, creed and even gender. These factors determine power structures making some more powerful than others in the society and thus, a hierarchy builds up. Those powered subjugate the less powerful either through force, which is direct form, or through preventing the powerless to enter decision-making arena. The most subtle forms of such subjugations is when those powered would create an environment that internalises power relations and makes powerless think and accept the power relations as legitimate and ideal conditions (Sarah Mosedale 2003\(^1\), Srilatha Batliwala 2001\(^2\), Kabeer 2003\(^3\) and others).

For the developing countries like India, inequalities based on class and gender have been the most pressing problems. As shown by many scholars these two are infact closely linked. Women are generally subjugated by men. Women, the second half of human civilization, have been increasingly marginalized and pushed to the lower strands of the hierarchies. Their control over resources is highly limited. In patriarchal structures, that characterize most human societies on earth, women often would not participate in the family’s main decisions; this is the prerogative of the men. Women do not even have control over their own bodies – often men would control the sexual relationships and men would decide when and how many children to have. The ‘sexual purity’ infact must be fiercely guarded for it is the prestige issue, more for the women’s husband and other male relatives rather than herself.

reproductive power is useful only if she is able to produce sons for her husband’s family.

The women, who work tirelessly throughout her life to take care of the entire house and family members, are labelled as a ‘mere housewife’ not contributing to the household finance. If she steps out and starts working even harder to earn, she must also continue to do the entire household work as before for this is her responsibility. At the most some other female member may share her increased burden (Kabeer 2003). On the top, her income would be regarded as only supplemental. Poverty further constrains the available resources to women and they are often the worst sufferers of such constrained situations. Economy, thus, gets closely linked to re-emphasise the gender power structures.

Oppressions are revolted against; this is just as natural to human civilizations as the history of subjugation. Those who can think rationally and question the bases of power structures set the movements against them. Hence, voices have been raised against gender and class inequalities as well. Also the developmental gurus soon realized that development ignoring the marginalized sections of the society is not a possible option. Then these issues became concerns for development and people started to search for strategies, which can straighten the situations. Several policies and programmes have been formulated and implemented from time to time.

In India several social activists and reformers became active during the 19th century who fought against systems as ‘Sati’, widow not allowed to remarry, child marriage and all those social and religious customs and traditions that justify and reinforce the women’s subjugation by men (Shah 1990). Such activists could bargain for equal status to women during Constitution’s formulation. However, the spirit was confined to the book only and could not transcend to practice in society during the early years.

4 Shah Ghanshyam (1990), Social Movements in India: A Review of the Literature, Sage Publications, New Delhi
of development. From the sixth plan onwards, Government of India started focussing on women in particular. Several schemes like DWACRA, IRDP, etc. were implemented to improve the condition of women. However, desired results could not be achieved.

The condition of poor women further deteriorated upon introduction of structural adjustment programmes during the 1990s. SAPs had advocated for state's cutting down its subsidies and withdrawing welfare services such as health and education. The concept of self-help was being presented and transferred from western countries to the developing nations such as India as an alternative. This gave an increased impetus to women's movements world over which culminated in the ICPD Conference in Cairo in 1994. This conference became the largest platform where women's issues were discussed and a Plan of Action (POA) was prepared. The governments of all the participating nations including India reached a consensus that affirmed their commitment to promote and protect the full enjoyment of human rights by all women throughout their life cycle. They also agreed to accord more power to women and to equalize their relationship with men in laws, economic systems and within the household. They also called to remove all forms of discrimination and violence against women and make them equal partners in the developmental processes.

It was during these conferences that the term 'women empowerment' gained popularity and the entire focus started to shift onto this one objective. Thus, even though the gender inequalities have long been opposed and fought against, women empowerment as a term became particularly forceful and came to occupy the front stage during 1990s.

---

Various scholars have attempted to define the term women empowerment. These definitions fall in a wide range of spectrum from defining women empowerment as an individual process of taking control of ones’ life and situations to considering it as a political process of granting human rights and social justice to disadvantaged groups of people. All literature, however, appear to have consensus on women’s empowerment being both a desired product and a process.

Sarah Mosedale (2003), Sarita Batiwala (1994, 2001) and many other authors focus on the root of empowerment word- ‘Power’. Sarah starts from the basic by presuming that women must be disempowered or without power because then only one can talk about them getting empowered. She finds empowerment more as an ongoing process rather than an end product. She also clarifies that this concept is only relative, i.e., somebody will get empowered relative to others. Sarah, Rowlands (1997), Sen (1990) and many others identified internalization of oppression as the frightening forms of subjugation because then the powerless do not even question the power relations. Srilatha also uses power to explain empowerment but for her power is control over material, human and intellectual resources exercised by different sections of society. Control is explained to be decision-making power, which is to make decisions, make others implement one’s decisions, and finally, influence other’s decisions without any direct intervention. The last of the forms is termed to be a weapon that creates supporting ideology which helps rationalize and justify the power relations whereby the powerless comes to accept and even participate in the existing unequal pattern of control of resources. All such scholars also agree that such power relations are challenged and when the overturning struggles become collective and strong to become transformative, changes in structures happen.
Another set of scholars focus on the 'abilities' and 'choices' in their interpretations of empowerment. Naila Kabeer (1999, 2003) has given the most useful interpretations. She describes empowerment as the abilities to make choices, which must be transformative in nature. To be able to make choices she appreciates both the availability of alternatives to choose from as well as these alternatives seen to exist. In this connection she gives a useful differentiation between strategic life choices, which are strategic decisions, and the second hand choices, which will simply be related to everyday quality of life. Hence, the definition of empowerment then is "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them".

Kabeer then explores the concept of empowerment through interplay of three closely linked dimensions- agency, resources and achievements. Agency is how choice is put into effect and hence, is central to the process of empowerment; resources are the medium through which agency is exercised; and achievements refer to the outcomes of agency.

Similar viewpoints are presented by Caroline Moser (1993). She sees empowerment to mainly have two dimensions- building on self-reliance and internal strength of women and ability to determine choices in life. She too describes about two types of choices- practical and strategic and stresses on the latter to have more significance for changes to happen. Rowlands too emphasized on women's abilities for undoing the internalised oppression and explains about inhibiting and enabling factors that determine these abilities.

Then there are a few other researchers and authors who particularly lay stress on issues of gender equality and participation of women in development processes like Sara Longwe, Craig and Mayo, and others. The World Bank's report on "Engendering Development" (2001a) defines rights, resources, and voice as the three critical components of gender equality. Sara Longwe gives the empowerment
framework, which encompasses welfare, access to resources, awareness-raising, participation, and control.

Thus, most of the authors and theorists see empowerment to be coming from the individual continuum. Individual level changes impacting change at other levels is also accepted while mostly would also agree that for any permanent changes in the societal structures to take place, the struggles against gender inequalities should come to the level of community. Thus, studying different levels of empowerment gains significance. A need to always study and understand women empowerment in a given context is also highlighted. The empowerment also affects different aspects of women's lives and one should give importance to these as well.

Kabeer and many other authors feel education to be an important contributing factor for ensuring women empowerment. Particularly the paid wage labour or contribution of women to the fiscal economy is said to definitely empower her economically which is bound to spill out to other spheres of women's life.

It is this last opinion that has assumed highest importance in the era of SAPs and has been presented as a definite route leading to women's overall development. Also advocating for self-help approach, the most potent tool to fight the two most gigantic and serious problems of the development world today - poverty and gender inequalities, microfinance through self-help groups is being projected as a highly successful tool.

MICROFINANCE AS A TOOL FOR POVERTY ALLEVIATION

Inaccessibility to credit has been recognized as a strong contributing factor to worsen the situation of those living below the poverty line. Poorer sections of the society often strive to survive through the unorganised sector of economy. Poverty alleviation through financial intermediation has been accepted globally to be able to
help poor by increasing the coping and self-help abilities of the poor without making
them dependent on public support. Due to the irregular incomes often the poor find
themselves ineligible to take loans from formal banking systems. As such they are
forced to turn to the informal borrowing sources, the primary and most accessible
being the moneylenders. There is enough evidence to show how moneylenders have
exploited the poor sometimes resulting in generations of indebtedness. They charge
huge interest rates and have techniques through which the loan would never get
repaid. In the 80s concept of microfinance through community based financial
institutions emerged in India as a tool and methodology to seek some positive
answers to solve this problem.

Despite the proliferation of Indian financial system through a wide network of rural
banks, the poor households, which are concentrated in the rural areas, would lack
access to formal finance. As per figures available from the Rural finance Access
Survey- RFAS (2003), almost 70 percent of the households do not have a bank
account and 87 percent do not have access to credit from financial source. In such
scenario, the informal sector lenders continue to have a strong hold in rural India
delivering finance to poor at exorbitant rates. The RFAS 2003 showed that 48
percent of the landless and marginal farmers borrowed from an informal source at
least once in the past 12 months, at rates averaging 48 percent per year6.

Microfinance, as a concept, refers to provision of financial services, primarily savings
and credit, to poor households that do not have access to formal institutions. The
prefix 'micro' implies that the size of financial transactions remains very small. It
helps poor people create their own incomes and accumulate assets, thus reducing
their vulnerability to external shocks, such as economic downturns or natural
disasters. The term micro-finance is used in a very broad sense to include a spectrum
of institutions & financial services, which they provide to the poor with focus on very
small loans and deposits. The services can include 1) credit for micro-enterprises,

6 Srivastava Pradeep & Basu Priya (2004), Scaling-up Access to Finance for India’s Rural Poor, A case study from
agriculture, housing, educational and consumer purchases 2) insurance 3) savings facilities; and related training and other financial based transactions. The institutions can include a broad spectrum of groups including: micro-banks; credit unions; revolving loan funds; NGOs; and cooperatives. Micro-finance is a quickly evolving sector throughout the world and has enormous potential for assisting the poor. The increased focus of global enthusiasm, development funding & planning for micro-finance initiatives lies in the potential micro-finance in meeting the following two objectives:

- Combating poverty and
- Developing the capacity of financial systems to cost effectively deliver services to poor households.

Based on the two decades of successful experimentation and lesson learned in the micro finance sector, the Micro credit Summit in 1997 pledged to reach 100 million of the world’s poorest families with credit for self-employment and other financial services by the year 2005. Today micro finance has been emerging as an area of academic research as well as a tool for alleviating the poverty.

The institutions that provide such services to micro-entrepreneurs at the community level are generally referred to as Community Based Financial Institutions (CBFIs). Their clients are usually the people living below poverty line, often women, usually self-employed and mostly operating in the informal sector. However, CBFIs do not cater to poorest of poor. Borrowers must have the debt repayment capacity- the ability to repay, not just the need for it. To sustain their operations CBFIs are dependent on the available capital and hence, the recovery of credit given to the clients is also crucial for them.

The way to provide financial services as adopted by CBFIs is quite a contrast to the usual formal banking systems. The CBFIs take their services to their clients as

---

opposed to clients coming to them. Considering lack of physical assets to offer as 
collaterals for loans by their poor clients, they have evolved strategies to assure 
repayment of their small loans. The most common of these is the formation of group 
of borrowers who then have a joint liability towards the loan taken collectively or 
individually. Various operating models of microfinance have evolved to deal with the 
unique requirements of their clients' viz. Grameen Bank model of Bangladesh, village 
banking, etc. There are basically three following microfinance models:

1. SHG model
2. Pure / adapted Grameen Replicator model
3. Co-operative banking model

The self-help groups can be considered as the basic model for all the various types of 
group based microfinance models and the present study has concentrated of 
evaluating these SHGs.

Overall depending upon the range of services being provided, the CBFIIs could be 
classified broadly into two categories. Those CBFIIs that have limited their financial 
services to credit, savings and insurance only are said to have taken a ‘minimalist 
approach’ and belong to the “Financial School of Thought”. Their main focus is 
on ensuring financial sustainability of the organization. They primarily operate on 
business principles, therefore, believe that diversification into activities other than 
financial may affect the financial health of the organization and increase their cost, 
which can in long run affect their sustainability. Moreover, they support the 
hypothesis that financial intervention would trigger off development of other aspects 
of their poor clients and their families. As regards women empowerment, they 
consider economic empowerment as an entry point and a road map towards the 
overall empowerment. The models of Micro Finance Programmes (MFPs) evolved 
on this approach are Grameen Bank Model, SHARE Model etc. They are generally 
categorized as Door Step Banking Models.
On the other hand, those CBFIs that have credit plus programmes extend much beyond—touching upon issues of education, health and development, these are called CBFI+ and are said to belong to the “Poverty School of Thought”. They are said to follow the integrated approach that is grounded within the overall framework of empowerment and attempts to deal with the structural causes of poverty through micro-finance delivery. It is a comprehensive approach aimed at providing a long-term integrated support package, in which loans are combined with social mobilization, participation, training and education, so as to maximize the income, opportunities and empowerment impacts (McKee, 1989). Such CBFIs believe in alleviating poverty through financial services to the poor. At the same time other developmental services like those of health, education, etc. are also considered essential.

WOMEN EMPOWERMENT THROUGH CBFI’s SUPPORTED WOMEN SHGs

In context of South Asia, SHGs are being formed in the last couple of years with greater focus on poverty alleviation. Also the women’s movements also caught up with these groups and SHGs of women have been formed. These would focus on reducing poverty among their women members and more ambitiously they may also strive to bring about women empowerment of these members. This is done through extending credit to poor women through SHGs, which can be used for their consumption or productive purposes.

CBFIs have been nationally and internationally accepted and promoted mainly to bring about empowerment, which is being used increasingly in many contexts as a tool for understanding what is needed to change the situation of poor and marginalized people. The women self-help groups (SHGs) supported by these CBFIs are being proposed and promoted as been able to empower their women clients.
Gita's (2001) review of some ten case studies, where she has attempted to review the gender perspectives as addressed and impacted by MFPs, gives quite useful insights into the various researches done on these issues. She reveals that MFPs practice financial and social intermediation for their targeted clienteles. The group-based approach has been recognized as having the capacity to empower the most vulnerable and marginalized, especially women, by creating a community-based structure that builds mutual support and trust. Such an approach allows for greater economic and social integration for the marginalized section of society, thereby directly addressing issues of vulnerability.

Linda Mayoux, however, specifically highlights the studies that have questioned the proposed success of MFPs. She cites three cases from Ethiopia, Ghana and India to make the case that all these emphasize only minimal success with respect to women empowerment and women did not have control over loan use. Moreover, spousal tensions and pressures among women members themselves of various MFPs were reported. Linda, thus, highlights that women's empowerment cannot be assumed to be an automatic outcome of micro-finance programmes, whether designed for financial sustainability or poverty targeting. More research and innovation on "conditions of delivery of micro-financial services" is needed. She stresses that unless empowerment is an integral part of the planning process, the rapid expansion of micro-finance is unlikely to make more than a limited contribution to empowerment.

However, the largest number of research studies available support and stress on the positive impacts of MFPs on various aspects of women's empowerment. Kabeer, Hashemi, Amin, Ackerley all point to group membership resulting in increased self confidence and awareness about their rights among the women members. Their fear...
to interact with outside world definitely reduces with continued participation in the group meetings and interactions with the programme staff. Many of the practitioners argue that social aspect of credit lending contribute to personal empowerment of women by strengthening the ‘power within’. The group meetings are able to draw out women of their homes and give them an opportunity to participate in larger social processes. Their increased participation in meetings that also happen outside their villages also impact positively their physical mobility. At the same time, social and political awareness among the women is reported to register an increase. Particularly in cases where women are able to assume greater platforms for sharing their experiences and thoughts through federations of SHGs, they get to enter into the decision making arena of their communities and thus are able to bargain better for recognition and ensuring equality for women. However, except for anecdotal evidence, these studies fail to examine in-depth the individual, relational and collective aspects of social empowerment.

Several studies are there that almost assume economic empowerment through MFPs to transcend into other spheres of women’s lives. The proposition is based on the premise that credit access, results in an increase in the security and welfare of the entire household. Access to more resources then often see women spending on themselves and these are considered to imply a sense of self-worth and self-esteem through a perceived self-interest. The supporters of minimalist school would argue that economic independence does increase the bargaining power of the women within the household, enhances their autonomy and may even reduce their traditional seclusion. Even if minimal, the economic contribution does improve the status of the women.

Such positive impacts of economic empowerment have also been much debated by many other researchers. Cheston and Kuhn\textsuperscript{10} argue that inspite of evidences that

\textsuperscript{10} Cheston Susy \& Kuhn Lisa (2002), \textit{Empowering Women through Microfinance}, Research sponsored by the Women’s Opportunity Fund and its funding partner, Publication sponsored by UNIFEM
prove increased access to credit among women, the benefit to women members has remained limited owing to their disadvantages of being women. The loan sizes given to women by CBFIs for instance are generally not of large size as compared to what men groups are able to circulate. The authors raise the concern that such differences might be indicative of larger social discrimination against women and hence opine a need for MFPs to address these issues specifically. They further stress that access to credit may not be a condition enough to propel women towards empowerment. While agreeing with the hypothesis that MFPs do stir women empowerment, they cautious the applicability of this hypothesis in light of the power relations existing in the society that are often deep rooted.

Gita Sabharwal also makes a case in support of integrated approach to be followed by the MFPs to be able to do something significant about women empowerment. Infact some of the critics have argued that investments in traditional occupations done by women, actually re-emphasises and strengthens the traditional gender roles of men and women. A woman's life circumstances, such as class, ethnicity, caste, martial status, age, health and education, have the most significant impact on the extent to which borrowing can bring about positive changes in their life (Hashemi et al., 1996; Goetz and Sen Gupta, 1996; Ackerly, 1995).

Then research studies conducted by Gita, Anju et al and others have demonstrated the difficulties in measuring the impact of MFPs on women empowerment owing to the fact that women empowerment is a multidimensional concept. The social, political and cultural dimensions of empowerment are inherently interconnected, qualitative and subjective, making impact assessment an even more complex and dynamic a task. Also its noted and accepted that analysis of empowerment by various levels is hardly attempted. Gita notes in connection to most evaluation studies of MFPs that most research studies make linear and deterministic linkages between credit interventions and women's empowerment, failing to consider other factors,
which may have contributed to the empowered state. The lack of contextuality in such evaluations and explorations is also highlighted.

In the context of India in particular building on the work of organizations like SEWA the problem of women’s access to credit was highlighted at the first International Women’s Conference in Mexico. Later women’s organizations like the Annapurna Mahila Mandal and Working Women’s Forum demonstrated the feasibility of small loans to poor women, primarily to support small entrepreneurial ventures. Access to credit was seen as vital to women’s ability to earn an income, which in turn was believed to reflect in their wider status and autonomy.

Several Women Self Help Groups have been set up by the NGOs and government supported DWCRA programme. Review of the secondary literature regarding CBFI in India show that the CBFI existing in India today had either originally been a financial service institution or they have been originally NGOs/organizations working in the field of development that have later diversified into field of microfinance viz. SEWA that originated as a trade union has become a CBFI adopting a co-operative Banking Model. SHARE that took up as an NGO working in development fields, mainly health and education, has also taken up microfinance activities. The central and state Governments of India have also been promoting and supporting many CBFI. National schemes like the Rashtriya Mahila Kosh, the Indira Mahila Yojana and poverty alleviation programmes like Swaranjayanti Swa Rozgar Yojana (SSRY) see women’s SHGs as vehicles for programme implementation. International organizations working and / or providing funds for development programmes in India too support large number of women SHGs or CBFI supporting women SHGs. All of them increasingly been accepting, supporting and promoting these SHGs as vehicles of women empowerment.
RATIONALE FOR THE PRESENT STUDY

Primary research in India, which can provide empirical evidence to the women SHGs supported by CBFIs resulting into the empowerment of the women clients is, however, largely lacking. Most studies generally have not taken into account the empowerment at different levels nor an effort has been made to study the impact of empowerment in other non-financial aspects of a women's and her family's life. It's been increasingly recognized that micro-credit interventions have concentrated on economic aspects of women empowerment while the rest of the non-economic dimensions remain untouched. Some of the CBFIs+ do diversify into other activities like health, education, housing, nutrition etc. but these remain as individual examples from which others have no lessons to be learnt.

There are a few good evaluation studies, that happen to be case studies of well known CBFIs in India like SHARE, Dhan Foundation and others, have been conducted by UNDP. Such studies did attempt to answer several questions about the impact of MFPs on women empowerment. They also analysed the empowerment by various levels and types and in fact one or two of these also attempts to give a time scale of observed changes to happen. However, such studies are mostly restricted to southern states of India also none of the studies explores the basic questions that a planner motivated by usually projected positive impacts of MFPs could face:

- How the developmental programme should be designed?
- Is it that one only implement the economic part of the MFP and the rest of the desired developmental improvements would automatically follow?
- Should the entry into a community for a development intervention be gained through a MFP or any other conventional programme like a programme to improve the educational status among girls or a health programme for mother and child or a similar other?
- What could be the benefits as well as limitations of using MFP as a platform to launch developmental programmes for women?
Chapter 1 - Introduction

➢ How should the financial self-sufficiency of CBFIs be resolved in cases they are to be promoted to follow integrated approach?

In the field of health, some indication towards a few attempts being made by CBFIs in India and worldwide does appear. UNDP has initiated attempt of linking up microfinance with HIV/AIDS in Asia-Pacific region. The SHGs supported by MYRADA (a MFI from Bangalore) have been involved in varied health activities viz. developing a RCH Training Manual, giving small loans to members for meeting their health needs, etc. SEWA has realized the health needs of its members and thereby provides low cost primary health care facilities for the poor, self-employed women and their families. It also has been promoting family planning programme, providing health education and even training of dais. ICNW has also been linking up credit and family planning etc.

The basic premises for assuming a positive role for women SHGs supported by CBFIs, as have been stressed upon by the UNAIDS, are that the CBFIs function at the grassroot level, work among the poor section of the society, largely their clients are women, they are trusted partners by the community, call upon regular meetings of the members where other problems of the members besides financial also get discussed. However, the feasibility of the CBFIs or women SHGs to diversify into non-financial aspects is being seriously questioned by studies that have raised concerns regarding the financial sustainability of the SHGs/ CBFIs. As indicated above the CBFIs take their services to the clients. The CBFIs’ field staff needs to be stationed at the community level so that he is actively involved and monitors all necessary functions viz. identification of clients, identification of their credit needs and possible repayment structures, carry out successfully formation of groups, etc. All such procedures and requirements for successful functioning implies a much higher operating cost for an MFI. This does get reflected in high interest rates imposed by CBFIs on their clients as opposed to the formal banks (though it will still be much below then those charged by the exploitative moneylenders). In this context Linda
Mayoux writes: “credit is also a debt and although poor may be willing to pay high interest rates this diverts their scarce resources from production and/or consumption leading to debt burden... The overriding concern with repayment rates frequently leads to the exclusion of the poorest even in-group lending through both self-exclusion and discrimination... Long term sustainability requires both attention to developing the skills, earning capacity and empowerment of clients and institutional learning which is costly in the short-term. These are, therefore, dangers that the concern with short-term cost-efficiency may jeopardize long term organizational and client sustainability... Many of these programmes are not prepared to compromise their targeting of the ‘poorest of the poor’ and emphasize the need to adapt micro-finance to their needs”. Besides CBFIs have to function within a legal framework that is netted with quite a number of problems.

Further, the CBFIs have been supported by independent organizations/ NGOs or they have also been government supported. Though discussions with officials working in the housing sector who have been dealing with micro-credit programmes all over India indicated that the government supported SHGs have not been as successful as those support by independent CBFIs yet this is an issue, which needs further exploration.

Studies, which have discussed about women empowerment, are being discussed in length in the next two chapters. A review of these studies shows that the term women empowerment has been used quite loosely and vaguely by the authors and researchers viz. when its stated that women have become more self-confident, how this could be measured and expressed went missing. Citing a few case studies out of the several women members leave several questions unanswered like Do all members get empowered equally or is it rather a personal variation? Can a handful of case studies provide enough evidence to enable wide generalizations? Can all the positive changes occurring in women member’s and their families’ life be directly interrelated
to SHGs? Is there a variation between old and new groups regarding the impact of SHGs on empowerment? And others …

The needs to undertake studies to explore the linkages between microfinance programmes and women’s empowerment are multifaceted. Studies and research work on this topic are required because not only these could contribute significantly to the development of appropriate policy framework for microfinance industry in the country but also would be quite instrumental in setting the priorities right for development finance. With microfinance programmes being projected as crucial interventions in empowering the women in the country, huge development funds and grants are being diverted to these programmes and vertical women empowerment projects are losing their significance. At this stage it becomes important to relatively assess the impact of microfinance programmes and focussed empowerment projects so that the development programmes and funding can be prioritised to have maximum impact.

Towards exploring such issues regarding the role of independent/government CBFIIs’ supported women self help groups primarily formed for microfinance in women empowerment and other related spin offs, the present research study has been undertaken. The study has been a case study of a CBFI-Shramik Bharti working in North India in Uttar Pradesh.

**BROAD OBJECTIVE**

To study the role of independent/government CBFIIs’ supported women self help groups towards women empowerment and their health. The present study has attempted to achieve this broad objective by conducting a case study among women members of the self-help groups supported by Shramik Bharti in Kanpur, UP.
SPECIFIC OBJECTIVES

- To evolve a profile of the selected CBFI- Shramik Bharti- its role as an institution, its perspective and approach in contributing to empowering processes
- To identify the various activities undertaken by Shramik Bharti for the women SHGs formed and supported by it
- To define women empowerment from the intended beneficiaries perspective
- To explore women empowerment at different levels viz individual, group/community, etc
- To study the changes in the life of women members as individuals as well as collectives. The changes may be fall out of direct interventions or consequential impact (on account of changing socio-economic situation) of micro-credit interventions of Shramik Bharti
- To explore the spin-off of economic/financial empowerment into other non-economic/financial dimensions of women clients viz. education, health, etc. With respect to health the impact of women empowerment may get reflected in terms of decision-making in health-seeking behaviour for herself and her children, self-reliance in health care expenditures, etc.
- To do a comparative analysis of performance of women SHGs that are supported by Shramik Bharti and those supported under the various Government schemes in the selected study areas with respect to women empowerment
- To explore the basic questions regarding developmental approach for women based on MFPs utilized as a launching platform
LIMITATIONS OF THE STUDY

Looking at the vast expansion and structure of the micro finance programme of Shramik Bharti, it is possible that some aspects of the programme might have been missed out during the study. The study might not have captured the impact as perceived by the organisation itself or the impact processes which can be assessed only in long term.

As the design of micro finance programme and its various components have strong correlation and impact on different types and levels of women's empowerment, it might be possible that the findings of the study could not generalized for other models of micro finance programmes. For example the design of micro finance programmes of the organizations like SHARE MicroFin Ltd., Hyderabad and Dhan Foundation, Madurai are different from Shramik Bharti's programme, so the magnitude and direction impact may be different in such kind of organizations.

Further though comprehensive review of literature was carried out, it was very difficult to develop indicators and parameters for different types and levels of women's empowerment. So the indicators used and the questioned asked may require further refinement.

ORGANIZATION OF CHAPTERS

The entire thesis consists of the following chapters:

Chapter I- Introduction- this is the present chapter that introduces and gives a background for the research study.

Chapter II- Understanding the Concept of Women Empowerment- this chapter presents and discusses the various concepts, theories and interpretations of women empowerment as proposed by different scholars, authors and practitioners. It initiates
the discussion by giving the historical development of the concept, which is set in the women's movements and development paradigms. The exhaustive review of the secondary literature helps to form a framework of the concept of women empowerment being studied and highlights the various essential dimensions that must be considered while attempting to study it.

Chapter III- Dynamics of Linkages of Self-Help Groups Formed for Microcredit with Women's Empowerment and Their Health- this chapter is also based on the literature review. It describes the evolvement of the self-help concept, which can be regarded as the basis for formation of self-help groups. It critically examines the concept particularly in the light of the structural adjustment programmes, which have been so forcefully but coated in a veil of tool for poverty alleviation and women empowerment, are increasingly being proposed by large developmental organizations like the World Bank. All the basic models of microfinance existing in India have been charted out. Specifically the role of self-help groups formed for the purpose of microfinance in women empowerment as reflected by various research studies is examined. Also the spill over of microfinancial activities into other spheres of women's members' lives as social, political, psychological and by various levels is discussed. The various lacunas not covered by the available studies have been highlighted and thus, a background of understanding with which the present research has been conducted is detailed out in this chapter.

Chapter IV- Research Methodology - this chapter gives a brief profile of the CBFI being studied- Shramik Bharti. The various programmes being implemented by the organization have been briefly described. The second half of the chapter is dedicated to discussion on the research design as adopted for conducting the present study. It documents the entire research process and problems faced and learning at each step by the researcher. The sampling of the study blocks, villages and respondents has been discussed in length. The tools and techniques of data collection at every stage of fieldwork are also explained.
Chapter V- Coverage and Profile of SHG members— the coverage of the sample against the proposed sample size is given. Also the basic profile of the SHG members as well as the non-members and family / community members has been discussed. The basic profile of the respondents has been used in the next two chapters to examine the various findings against these basic variables.

Chapter VI- Levels of Women's Empowerment— from this chapter onwards detailed analysis based on the quantitative data supported by qualitative data as collected from the respondents in the present research study is presented and analysed. The analysis of women's empowerment by various levels is addressed in the chapter.

Chapter VII- Types of Women's Empowerment— continuing the analysis chapter VII deals with the analysis of primary data on various types of women empowerment. The economic empowerment covers a large section of the chapter as it is regarded to be the most obvious type of empowerment from microfinance SHGs. The other types of empowerment as social, political and impact of microfinance on women's health are also analysed.

Chapter VIII- To Conclude: Contextualizing empowerment— this chapter summarises while discussing the findings as emerging from the analysis of the primary data collected in the present study in light of the understanding developed through the review of the secondary literature and attempts to draw plausible conclusions inline with the objectives of the study. The last section also attempts to outline the implications of the findings on theoretical as well as operational issues.