Chapter 4
NGOs, GROs AND POOR WOMEN: INSTITUTIONS, STRATEGIES AND THE PARADOX OF EMPOWERMENT

It is the empowerment strategy that has emerged as the most challenging task during the Nineties. It is, therefore, necessary to ensure that women are empowered socially, economically and politically. If women are to be empowered socially, it is necessary to make everyone of them literate, reach them information and generate awareness, equip them with legal literacy and thus conscientise them to realize their own potential. If women are to be economically empowered, it is necessary to equip them with vocational skills; provide employment and income-generation, extend free channels of micro-credit, provide management/entrepreneurial skills, social security and thus allow greater visibility. If women are to be politically empowered, the immediate need is to resort to different forms of affirmative discrimination so that women in proportionate numbers reach critical places to ensure that their voices are heard (emphases in original).

REPORT OF THE Steering COMMITTEE ON 'EMPOWERMENT OF WOMEN AND DEVELOPMENT OF CHILDREN' IN THE TENTH FIVE YEAR PLAN (2002-2007), PLANNING COMMISSION, GOVERNMENT OF INDIA.

This policy statement exemplifies the current emphasis on empowerment in development discourse. We have argued before that the concept has gained acceptance among institutions with diverse spatial influence and purpose – governmental, intergovernmental and non-governmental. It has also been suggested that the dominant ideologies of contemporary times, namely neo-liberalism and neo-Marxism converge in their enthusiasm for empowerment, thereby offering policy statements, such as the one cited above, much-needed legitimacy.

Despite this overall institutional and ideological consensus, empowerment remains a contested concept with multiple understandings and diverse practices. What constitutes empowerment and how it can be realized, are questions that still defy convincing answers. Nonetheless, this study contends that there has been a significant polarization of this multiplicity resulting in a dichotomous conceptualization of empowerment. Having identified some of these binaries, we propose to interrogate six closely related propositions of central importance to the process of empowerment, albeit ones largely conceived in dichotomic terms in the current discourse on empowerment of poor women. Though these issues have been dealt with in detail in the previous chapter, a recapitulation of the central theoretical concerns would enable a better grasp of the import of the empirical details that form the content of this study henceforth.
The first aspect relates to the nature of empowerment. Herein, several key elements are involved, each of which has been treated in dichotomous terms. There is on the one hand a tendency to view empowerment solely in instrumental terms, and on the other, to propose an outrightly intrinsic argument in support of it. Another concern regarding the nature of the process is its individual or collective orientation. The second issue concerns the strategies to be adopted for empowerment. The reference here is to the predilection to prioritize one strategy over another, often resulting in the total exclusion or pernicious undermining of specific strategies, be it credit against conscientization, woman against man, strategic interests against practical interests, economic empowerment over political empowerment and the like. Thirdly, with specific reference to gender relations and the empowerment of women there are significant questions regarding the importance of practical and strategic interests, their relation and order of importance. Another related concern is the conflictive or cooperative nature of the process within the household. The fourth issue relates to the notion of power intrinsic to any proper understanding of empowerment. The dilemma often encountered is whether power should be conceived as “power over” or “power to”. The next issue, perceptibly normative in its thrust, concerns the agency that should be privileged in the process of empowerment, and is often operationalized in terms of the ‘outsider’ and the ‘insider’. Finally, there is the debate about the necessity of changes in individual capabilities of the disempowered or a transformation of the very structures sustaining powerlessness for any real empowerment.

It is our contention that these parametric dichotomies severely limit any reasonable consideration of empowerment. There is an inclination to regard these elements as opposites and as mutually exclusive of each other. As a corollary, it is also believed that these individual elements are effective without reference to the other accompanying element in the context of empowerment. For instance, access to credit *per se* is considered to empower poor women, without any deliberate effort to conscientize them. Or for that matter, the practical and strategic interests of women are seen in isolation from each other. And similarly, “power over” and “power to” are perceived in exclusive terms. Consequently, specific strategies and elements are privileged as of universal relevance. This study distances itself from such universalistic tendencies, and alternatively proposes an understanding of empowerment as an essentially contingent and negotiated process. Such an understanding derives from our conceptualization of empowerment as the interplay
of structure and agency, with the former providing opportunity costs and strategic
guidance, and the latter exercising its power creatively utilizing the resources offered
by these structures and within the constraints imposed by them.

This chapter intends to ground our methodological and theoretical concerns
expressed in the first three chapters by exploring evidences from the field. This, and
the three chapters that follow, investigate the process of empowerment as it unfolds
in rural India and proffers the futility of universalistic and binary conceptions of
empowerment. We have advanced three fundamental propositions in each of the
preceding chapters that would essentially inform our approach in the field study. To
place our field analysis in perspective and to appreciate the significance of insights
that emerge therefrom, it is essential to briefly recapitulate the three propositions
that direct and define our study. Firstly, empowerment has to be understood as the
interplay of structure and agency. Here, we have sought to highlight the limitations
intrinsic to the decidedly structuralist and agency-oriented approaches that conceive
reality in terms of strict dualism and the alternatives proposing forms of duality that
necessarily resort to an analytically enervating fusion of structure and agency,
thereby denying us the necessary conceptual tools to unravel the process of
empowerment. Alternatively, we have proposed an approach that makes an
analytical distinction between the structure and agency, an imperative to understand
social transformation, including empowerment.

Secondly, following from the notion of “stratified reality” that forms a central
premise of the analytical dualistic approach to the structure-agency debate, we have
argued against an ‘un-stratified’ understanding of the organizational reality, and
thereupon proposed a disaggregated perspective that differentiates between various
organizational forms, including the NGOs and the GROs, which populate the vast
space between the state and the market. Our contention in doing so is that only a
stratified understanding of the organizational plane would provide us with the
necessary wherewithal to investigate the interaction among these various agents,
whom we perceive to have distinct vested interests, within the structural conditions
(not limited to the institutional environment and extending to include the technical
environment\(^1\) also) they inhabit.

\(^1\) “By definition, technical environments are those in which a product or service is produced
and exchanged in a market such that organizations are rewarded for effective and
efficient control of their production systems. In the purest case, such environments are
identical to the competitive markets...”, W. R. Scott and J. W. Meyer, “The organization of
Societal Sectors: Propositions and Early Evidence”, W W. Powell, and P J. DiMaggio, eds.,
Thirdly, again deriving from the notion of "stratified reality", we have proposed a vertical stratification of structural reality as 'remote' and 'lived', in addition to the horizontal differentiation between "structure" and "culture" made by Archer in her morphogenetic approach. Accordingly, the study has suggested an analytical distinction between the 'lived reality' and 'remote reality' proposing that, their mutual influences notwithstanding, as distinct from the "remote reality" the 'lived reality' tends to exercise a strong and direct influence on the agents. Consequently, it is proposed that actions of the agents are largely conditioned by their 'lived reality', and they in turn seek to transform this reality in their favour provided they have vested interests, sufficient resources and ability to negotiate or override the opportunity costs involved in doing so. Empowerment in our understanding is, therefore, a process where the agents not only possess capabilities for "exit" and "voice", but are also able to realize them. Such realization and increase in "exit" and "voice" not only results in the transformation of the structures they inhabit; it also signifies that the agents themselves are transformed in the process. Consequently, our understanding of empowerment as a transformatory process necessarily juxtaposes "exit" and "voice", as components of empowerment, to the pre-existing reality that contains the structures of powerlessness and disempowerment.

From this theoretical vantage point we present our field analysis in four chapters. This chapter describes the structures of powerlessness vis-à-vis poor women and the alternative empowering ones created by NGOs. It is focused on the interaction between the agents, namely, NGOs, GROs and the poor women as individuals within the framework set by these structures. In this context, it is important to reiterate the critical distinction that has been made in our framework between two interrelated but distinct aspects of this process. In our understanding, NGOs play a double role in the process of empowerment. At one level the NGOs act as agents who seek to empower poor women, within the larger structural framework of society, and at another level, in enacting their agential role they also create certain structures with which the poor women have to negotiate to realize their potential to empower themselves. In the first dimension, NGOs and poor women are conceived as agents functioning within the given social setting. In contrast, the rules and programmes of the NGOs form the structures within which various actors like the poor women, NGO staff and directors, with differential structural positioning and

vested interests operate. Hence, the distinction made between NGOs as agents and structures of empowerment.

The central questions that addressed in the following analysis are – What are the causes for the powerlessness and disempowerment of poor women? In relation to this pre-existing context, how do NGOs empower poor women? What is the role of different agents? What is the nature of the relationship between the NGOs and poor women? Are the structures NGOs create and their interaction with poor women per se empowering? We have attempted to describe the process of empowerment as initiated by various NGOs, and in doing so an attempt has been made to capture the intricacies of the process as it unfurls within the existing social setting.

The chapter is organized into seven sections. The first section describes the study design and methodology that was adopted for the purposes of field research. The next section offers a brief introduction to the NGOs that have been studied. The third section describes the socio-economic profile of the study GROs. Following this, the fourth section deals with the causes for powerlessness and disempowerment of poor women. The next section is focused on the empowering potential of the institutional arrangement engendered by the NGOs. The sixth section deals with various aspects of group dynamics and their relation to empowerment of poor women. The following sections, the seventh and the eighth, deal with the interaction of agents at two levels – poor women and the NGOs, and the state and NGOs, respectively.

4.1 The Study Design and Methodology

The design of study and methodology adopted derive from our theoretical understanding of empowerment as the interplay of structure and agency. Here, the interaction between different agents involved in the process occupies the central place. It is also our contention that in the context of empowerment, this interaction occurs at multiple levels, and there are several agents drawn into the field with different interests and stakes resulting in negotiated outcomes. A stratified perspective on structure and agency has been put forward in the framework proposed in the earlier chapters. As stated above, structures have not only been stratified as involving the structural and cultural components, but they have further been stratified into ‘lived’ and ‘remote’ realities. Agency has also been stratified into persons, actors, primary agents and corporate agents. In the context of our study,
we have also put forward an argument to classify and differentiate the NGOs as distinct types of organizations in Chapter Two. Thereby, a clear distinction has been made between the NGOs and the GROs promoted by them.

Proceeding from this theoretical premise, the study seeks to investigate empowerment as a process of continuous interplay within and between the constitutive multiple structures and agents. Consequently, the study as mentioned above proceeds on two related lines. First, the process is analyzed as the interaction of NGOs and poor women in their capacity as corporate and primary agents with a definite orientation towards empowerment with other social agents within the social setting they inhabit. At the second level, NGOs are considered as structures with their own rules and patterns, and differential positioning of various actors and agents with diverse opportunity costs in interaction with each other. It is imperative to mention here that the GROs, the institutions contiguous to the poor women too operate as structures, but nevertheless their informal nature diminish their capacity to exercise a conditioning influence. The assumption here is that the ability of poor women to exercise “exit” and “voice”, not only in the context of their structural conditions, but also within the NGOs and GROs, essentially contributes towards their empowerment. As a result the study is focused on NGOs as agents of empowerment and the layers of institutions created by them for this purpose, other than the poor women who participate in this process. Nonetheless, this delineated focus does not deny the influence of other agents like state and donor agencies, both on poor women and the NGOs themselves.

From our conception of empowerment as the interplay of structure and agency, three issues of methodological significance logically follow. First, it was essential to capture the interaction of various agents not only among themselves, but also within their specific social setting. After all empowerment is all about power relations and the powerless increasing their capacity for “exit” and “voice”. Consequently, our second concern was to understand the ways in which power operated and was altered as a result of efforts at empowerment. Finally, our perspective on agency as stratified and anchored in the ‘person’ means that the perceptions and idiosyncrasies of individuals critically influence the process of empowerment. These considerations of interaction, power relations and individual perceptions necessitated the adoption of a qualitative approach for the purposes of data collection.
A qualitative approach offers distinct advantages over an exclusively quantitative method in understanding the empowerment process. It enables us to gain a holistic perspective of the subject under investigation by bringing to the fore the essentially interconnected nature of various processes in society. Consequently, the complexities of the process as a reflection of reality can be more accurately understood. Our understanding of empowerment as a contextual and negotiated process means that there are multiple realities and differing perceptions, aspirations and interests conditioned by the context. Qualitative methods provide us the wherewithal to capture this multiplicity, which significantly might even be of a conflictive nature. This also allows us the freedom to venture beyond a rigid and predetermined format of research as subjective components like power relations and individual perceptions are difficult to capture effectively by employing quantitative techniques.

Participatory research methods like Rapid Rural Appraisal (RRA), Participatory Rural Appraisal (PRA), and Participatory Learning and Action (PLA) have received general approval in the field of development research. Though there are several inherent advantages in adopting any of these methods – context-specificity, flexible and progressive learning, community participation, and empowerment of the participants in the process, they were not considered for the purposes of this research for specific reasons. We understand individuals' perceptions and power relations between them to be of considerable significance in the empowerment process. The participatory methods with their commitment to group activity pose difficulties in gauging individual responses and perceptions. Given the face-to-face interaction characteristic of rural communities, the collection of information about power relations between individuals is sensitive by nature and participants might desist from expressing their opinion in the open forum. Moreover, participants would hesitate to divulge particulars about household relations and their economic status in public. The importance of these two elements in the empowerment process raises serious doubts about the efficacy of participatory methods in data collection. Another difficulty with these methods is the crucial difference between understanding and influencing the subject of enquiry. The participatory methods are more in favour of intervention in order to enable the people to transform their situation, unlike the researcher’s endeavour of understanding the field. Furthermore, the participatory research methods are predominantly open-ended offering little scope for the researcher to control and direct the course of the proceedings. This has the
disadvantage of the proceedings losing focus and failing to serve the purpose of the research, with wastage of valuable time of the participants and the researcher.

Most of these problems posed by the open-ended nature of participatory techniques are addressed in Focus Group discussions. Though these are 'structured' group processes, with a specified subject as the matter of discussion, like the participatory techniques they too suffer from the limitations of conducting research in public. Another common difficulty in both these techniques is the element of time, as it is difficult to persuade people to give up their time, find a time convenient for all the respondents, and assemble them together.

For these reasons, this study relied on interviews as the primary mode of data collection. Interviews offer distinct advantages, as the respondents can be approached individually offering greater possibilities for the collection of their opinions on sensitive matters and personal information they would not like to air in public. It is also possible to approach the respondents at a time more convenient to them and even over a disaggregated period of time if the situation so warrants. Among the several techniques of interviewing available to us, the semi-structured or focused interview was preferred for the following reasons: to keep the interview focused, to cover the same ground with different respondents, to allow individual experiences and opinions to emerge in gathering the precise data, to keep the time demand on the respondents at an optimal level, and to utilize their time to maximum efficiency.

The study relied on semi-structured interviews as the main method of data collection, but did not limit itself to these. In addition to the semi-structured interview technique, the study also relied on non-participant observation of the meetings of GROs and NGOs, wherever it was possible to gain access to these. This method helped not only to gain a better understanding of the context; it also served other important purposes. Observation made it possible to crosscheck the information collected in the semi-structured interviews with women beneficiaries, field staff and NGO officials, and to identify any possible differences between what people do and what they say they do. Further, it aided in assessing the quality of relationships between members of the GROs and their participation in the meetings. This technique also brought out aspects unanticipated by the researcher, offering new insights into the whole process.

There were also occasions when the researcher had to rely on unstructured discussions. These were mainly conducted with the itinerant women beneficiaries of
the study NGOs who visited their offices, and the NGO staff as and when certain issues came to light. With respect to the former set of respondents the conversations were completely open-ended and ad hoc, with the subject of discussion often determined by what the informants were interested in talking about. This not only helped in counterchecking the reliability of the data set collected through semi-structured interviews, but also provided fresh insights into the functioning of the NGOs and the process of empowerment. The necessity to continuously crosscheck the information collected, and build upon that already collected, meant that this method had to be resorted to quite frequently among the respondents.

The qualitative research methods adopted necessitated in-depth face-to-face fieldwork. The investigation required specific skills to relate the various dimensions of the empowerment process, as the semi-structured interview method not only allowed the respondents the freedom to recount their life histories and individual perceptions; there was also ample scope in this technique for the emergence of significantly new insights and variations, the import of which for the understanding of the empowerment process can hardly be overemphasized. In other words, the different strands of information had necessarily to be woven together to make sense of the reality. Moreover, the information collected had to be continuously crosschecked and built upon. This did not allow for a division of the investigation by delegating it to field assistants. Additionally, language skills were critical to understand the perceptions of the respondents and the interaction of the various agents vital for the success or failure of the NGO efforts. The specific words women use to describe particular situations and their responses to them are significant to understand the empowerment process and their perceptions of it.

Three NGOs were selected for this study on the basis of purposive sampling. This technique was adopted essentially for two reasons. Since the study is about the process of empowerment engineered by NGOs as particular types of organizations in the social realm, it was essential to exclude those NGOs that were not committed to empowering poor women in rural areas. Both programmatic commitment and the clientele to which the same was oriented were important considerations here. One problem encountered was the lack of correspondence between the mission statement and the actual practice of the NGOs, quite apart from the fact that, some of these organizations began and ended with their mission statement existing only on paper. As a result these mission statements could not be relied upon as a useful tool of selection of NGOs. Furthermore, the language used in these statements is
often misleading, and a narrow restriction of the deciding criterion to the word “empowerment” would exclude many of those NGOs that are playing a significant role in the field of empowerment and whose programmes are oriented towards bringing significant “change” or “transformation” in the lives of the poor women. Hence, while these broad statements of mission were useful in the initial process of selection or elimination, at the secondary stage greater emphasis was laid on the programmatic intent and commitment of these organizations. Those NGOs that were predominantly working in urban areas too had to be excluded from the purview of the study. Another concern was to identify those organizations that would offer a wider range of experiences making it possible for us to understand the intricacies of the process of empowerment.

The adoption of a qualitative methodology based on intensive fieldwork, where knowledge of the local language was a vital ingredient, meant that the selection was further confined to Tamil Nadu. The existence of a vibrant NGO ‘sector’ in the state meant that the rich experience of these organizations in the field of empowerment of poor women could be tapped for the purposes of this research. This narrowing down of our selection to a specific region does not affect the objective of the study, which is not to offer a comparative measurement of empowerment, but to understand the operations of the process and its intricate manifestations. Our conception of empowerment as an innately contingent and contextual process, and the stratified view of structure and agency which attaches significance to the ‘lived reality’ and individual perceptions as defining variables of the empowerment process further allow us to make this delimitation. Based on these qualifications three NGOs that were essentially committed to bring about significant changes in the lives of the rural poor women were selected.

The study worked downwards from the NGOs, also focusing on the GROs promoted by them and the beneficiaries involved. The NGOs were asked to identify two of their successful GROs that best exemplified their approach to the empowerment of poor women in the rural areas. The definition of ‘success’ and ‘empowerment’ was left to the NGOs themselves. The idea here was to understand the process as engineered by the NGOs, and its outcomes. Following such an identification, all the members of these GROs were interviewed using the semi-structured technique. In addition to these members, the field staff who worked with these GROs and the NGO officials were also interviewed. Meetings of these selected GROs and the NGOs themselves were attended, wherever permitted, to understand
the participation of various members, the decision-making patterns, and the power relations that operated in them. This focused study was accompanied by a lateral method aimed at understanding the general pattern of the process supported by these NGOs. Here the meetings of several other GROs were attended, and unstructured interviews held with some of the members and leaders of these GROs. This multi-level data collection involving different units of analysis like the NGOs, GROs, households and individual beneficiaries was necessitated by the interrelated nature of the empowerment process and the crucial part the relations and perceptions of individuals at these various levels played in the process.

For purposes of data collection, as mentioned earlier, the study relied primarily on a semi-structured interview schedule. Different sets of issues, though closely related were posed to different agents like the members of GROs, their leaders, NGO staff and NGO officials. The schedule designed for the interview of members of GROs had the following basic components: a household survey of the members, the benefits they enjoyed, their perception of change, the household relations both before and after the initiation of NGO programmes, and finally, the nature of their participation in the activities of the NGO (see annexure 2). In addition to these elements, the leaders of the GROs were asked about the difficulties they faced in their interaction with the members of the GROs and the NGO, and their leadership capacities (see annexure 3). Many pointed questions were posed to the members and leaders of the GROs about the general details of their GRO. The intent of this iterative technique was to estimate the awareness of the various members about the activities of their GROs and look for any differences in perception, both explicit and implicit in nature. The interview with the NGO staff was focused on understanding the general slant of the activities of the GROs these staff interacted with, the perception of the staff about these activities, the problems they encountered in their day-to-day functioning both at the level of the GROs and the NGO – the members of the GROs and the officials of the NGOs, the training the staff have been offered, their interaction with the state officials and their perception on the state programmes administered by their NGO (see annexure 4). The questions posed to the NGO officials were more in the nature of the intent of their policies and programmes and their perception regarding cooperation with other agents like the state (see annexure 5).

The non-participant observation in the meetings was primarily aimed at understanding the functioning of these institutions and the nature of participation of
different members in them and the problems they faced in doing so. Following this, particular focus was laid on the degree and quality of participation of individuals in discussions, including who – the members, leaders, or the staff – was setting the agenda; the way in which different individuals treat each other, and attach importance to each other’s ideas; the way in which conflict or disagreement between individuals was handled; the degree of independent decision-making by different people; the skills that members, leaders and staff exhibit; the body-language of the participants and the physical set-up of the meetings; and the informal interactions before, during, and after the discussions, and meetings as well as during breaks.

Another technique adopted as part of the non-participant observation was the researcher positioning himself in the NGO field offices. This proved to be a rich source of information, as the everyday routine – of staff and the problems they encountered, operational difficulties in programme implementation, decision-making patterns and the hierarchy involved, and more significantly, actual situations of negotiation between various agents – could be observed. The situations of negotiation – characteristically involving incidences of cooperation, conflict, and compromise – were manifold and concerned interactions between different sets of agents like NGO staff and officials, various NGO staffers, poor women and NGO staff, and on occasions when problems between members came to the field office, between various members of a GRO. The information we gathered from such occurrences mostly pertained to the nature of the issue involved and the problem-solving method adopted, the latter invariably demonstrating power relations between the agents.

Triangulation has been employed as a technique in data collection in this study. This technique is mainly employed to check the reliability of the data by using different methods to research the same issue with the same unit of analysis, thus cross-checking one result against another, and increasing the reliability of the result. Nonetheless, Fielding and Fielding claim that “the important feature of triangulation is not the simple combination of different kinds of data, but the attempt to relate them so as to counteract the threats to validity identified in each”\(^2\). Denizen too makes a distinction between a triangulation by data source (may include different persons, times, places etc.); by method (observation, interview, documents, etc); by

investigator, and by theory.\textsuperscript{3} Multiple strategies are selected and combined because of their unique angles in addressing the research question, and not because of their counterbalancing strengths and weaknesses. Following this, the use of multiple methods of data collection and source not only serves the purpose of establishing the reliability of the perceptions of the interviewees, but also offers additional information that has been used in the following description of the empowerment process.

4.1.1 Limitations of the Study

The literacy factor which is a significant reason for the powerlessness of the poor women also affected our study. The records they maintained about themselves were an important source of information for us about the functioning of the GRO over a period of time. The records have the advantage of giving us information which the respondents might consider unimportant or might have forgotten with time. In most of the groups, the minutes of their monthly meetings were more or less well maintained. Nonetheless, on many occasions, loan details, a record maintained by all the groups had revealed discrepancies. Despite efforts to crosscheck the loan details in the interviews with respondents and with other records like individual passbook, cash receipt, and minutes where the loan decisions were sometimes recorded, there were discrepancies about the number of loans and the purpose for which member had availed of it. This is despite the fact that all the groups have engaged a literate person formally as a group accountant or were informally taking the help of some local person for the purpose. In some of the groups the regular NGO staff themselves wrote these records. Loan fungibility, such as when loans were utilized for purposes other than the stated one, contributed significantly to this confusion.

Another problem we encountered was the time factor. Getting sufficient time out of the routine of poor women and NGO staff was a difficult task. The everyday schedule of poor women is demanding, starting as it is seen in the early morning at about 5.00 a.m. with preparation of food, fetching water, household maintenance, getting the children ready for school and then going for work. In the evening they again became very busy with the children coming back from the schools, and cooking for the night. Similarly, the NGO staff were busily engaged in record maintenance, attending group meetings and other NGO meetings.

There were also other problems, specifically in GROs II and IV, where some of the members did not reside in the village and only attended the meetings of the groups. It was difficult to meet all these members, because they did not attend the group meetings that were held in the course of the fieldwork. Women who were convalescing from operations performed on them also could not be interviewed. Other than this, the readiness of women respondents to devote time and the shyness of some to be interviewed meant that there were variations in the amount of information that could be gathered from them.

4.2 The Study NGOs – An Overview

In this section a brief introduction to the NGOs that have been studied is provided. The intention here is to understand the objectives and values that inform the activities of these NGOs, so as to offer a perspective on the various initiatives of the organizations and their relationship with the GROs they initiated. It would be pertinent to point out here that despite several commonalities among these organizations in their objectives, structure and activities, there are significant differences in the same aspects that undoubtedly result in critical variations in the content and direction of the empowerment process.

4.2.1 NGO I

NGO I was founded in 1980 and registered under the Tamil Nadu Societies Registration Act. The organization is a result of the decision of a few educated youth to work against the socio-economic oppression experienced by the poorest and marginalized sections of society like the dalits and women. Following this decision, the group of youth formed a group in the village where the organization is currently based. The aim of this NGO is “to empower the powerless and to create self-reliant village communities which are capable of solving their day-to-day issues and also plan and execute programmes for their future”. To achieve this goal the organization endeavours to prepare the village communities to participate in the political process and thereby enables them to realize self-governance. This NGO is active in the district of Karur, Tamil Nadu.

In the early phase of its existence between 1980-1990, “development through education” was the main strategy of NGO I. Consequently, it believes in and encourages collective, common and cooperative action by the people themselves to solve the issues of village communities. Its educational programme and “intensified village involvement” also included gender concerns. With its commitment towards
education and awareness generation, the NGO initially concentrated on non-formal education as the means to achieve its goal of empowerment of the marginalized sections. It started conducting non-formal classes for rural people, who were mostly illiterate, through a team of village-level animators. The content of education was village issues, which people experienced and were in a position to articulate on their own. In this early phase the NGO was perceptibly more inclined towards education and conscientization, and distinctly Freirian in its approach to empowerment. The educational strategy was to establish a link between the micro-reality of the village and its surroundings which people inhabited and the issues implicated therein, to the macro-reality, and through this conscientize them in favour of action.

This effort at education and conscientization led to the formation of sangams at the village level. The sangam at this stage was a disaggregated whole representing the entire village and was more connected to the education programme rather than the credit programmes which have come to dominate the activities of the NGO of late. In other words, the sangam was a village level entity rather than a group level organization (within a village). This is of much significance because with changes in the strategic orientation of the NGO in the later phase, that is, from 1990 onwards, the sangam as the basic unit of organization also underwent substantial reorganization, as the village level sangam was converted into several groups within a village, a transformation which, as gleaned from the interviews of some of the cluster level staff, was not easy in some instances. Nonetheless, in the early phase the sangam as the basic unit of people’s organization, and in the absence of the people’s movements to which they were affiliated in the later phase, took up village level issues mostly pertaining to lack of basic amenities like drinking water, housing, street lights, roads, etc. Gender issues like dowry deaths and physical assault on women were also taken up in some instances. Though in most cases the issues were taken up by individual village sangams, there were also occasions when sangams belonging to contiguous villages joined together when the problem was of a common nature. At this stage the sangams collected a small amount of monthly subscription from the members and retained the same for expenses when the sangam took up common issues.

The NGO played the role of a catalyst by creating awareness among people about the need to join together as a sangam. Other than this primary disposition towards education and conscientization, the NGO also involved itself in several development efforts, both by its own initiative and by undertaking the
implementation of many state programmes for rural and women development like IRDP, DWCRA, and health programmes like immunization and control of tuberculosis and leprosy. The NGO acted as an intermediary in these programmes and dispersed loans to the *sangam* members through some of these schemes. Thus, from its inception the NGO has worked in close collaboration with government agencies in the implementation of various state and central programmes. In addition, it was also engaged in the promotion of cooperatives and training women in areas like mat weaving and tailoring.

As understood from the interviews of both the NGO Director and the Coordinator of the women's movement initiated by the NGO, a rally undertaken by *sangam* women in 1991 to commemorate the International Year of Woman and Child, as part of the educational programme, led to significant changes in the strategic orientation of the NGO. After the rally, the women participants belonging to twenty-five *sangams* opted to utilize the balance from their contributions towards the rally expenses, a sum of Rs. 1050/-, as the seed money and start a credit and savings programme for women. After couple of years all the women *sangams* were federated into a women's movement, and soon a women's bank was also started. Witnessing the success of this women's initiative, the NGO started several other movements for dalits, unemployed youth, and unorganised workers. The NGO thus adopted a strategy of movement building to offer a hitherto lacking space for the marginalized sections to come together on a common platform and address certain issues of central importance to them.

With its emphasis on the "power of the people" a concerted effort has been made by the NGO towards the formation of a people's movement. Despite its stress on the numerical strength of the marginalized as the only resource at hand against powerful elites, the NGO has not attempted to bring all the marginalized people under one umbrella. Instead, attributing "strategic reasons", the different sections of marginalized people like women and dalits are primarily organized as independent groups and at a secondary level federated into a movement to strengthen and consolidate their position. With the inception of these movements, several issues that are more sensitive and of greater magnitude like opposing the brewing and sale of liquor, sand mining in the river bed, caste discrimination as in the double-glass system have been taken up by the *sangams*.

A notable feature of this phase is the importance given to credit-based programmes in contrast to the earlier emphasis on education and conscientization.
All the movements initiated by the NGO have a credit component in their activities, which occupies substantial importance in the women’s movement with the founding of the women’s bank to facilitate the savings and credit activities of women’s sangams. Ever since, the women’s movement has been in active cooperation with the state and has benefited from initiatives to empower women like SGSY and Mahalir Thittam. The adoption of these programmes and the necessity to streamline the sangams according to programme guidelines, in addition to the problems faced in managing the credit activities of a large village based sangam, have induced a reorganization of these entities into smaller groups. To strengthen the people’s movements, the NGO continues to provide several support services like health care, veterinary care, legal aid and counselling, thematic studies and publications, books and audio and video production and training.

4.2.2 NGO II

NGO II was initiated in October 1997 and incorporated under the Indian Trusts Act in January 1998. It was started as a spin-off organization from a national level development organization with the immediate objective of up-scaling two of its programmes in south India. The goal of NGO II is “building institutions for development innovations and upscaling for impacting livelihood to enable poor communities”. The central values of the NGO are “grassroots action, innovation, excellence, collaboration and enabling”.

The NGO believes that poverty and resource degradation can be best addressed through the process of promotion of democratically managed people’s organizations. The members and office bearers of these organizations are enabled to manage these organizations and interact with the larger society and state to claim their rightful share of the available resources. NGO II also believes that these

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4 The Swarnjayanti Gram Swarojgar Yojana (SGSY) aims “to bring the assisted poor families (Swarozgars) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organising the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build their self-confidence through community action. Interactions in group meetings and collective decision making enables them in identification and prioritization of their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power” (emphasis added). Swarnjayanti Gram Swarojgar Yojana: Guidelines, Government Of India, Ministry Of Rural Development, New Delhi. The Mahalir Thittam is a programme of the Government of Tamil Nadu “to build capacity of poor and disadvantaged women in order that they are enabled to cross all social and economic barriers, and thereby facilitate their full development into empowered citizens”. see www.tamilnaduwomen.org.
organizations need to be created based on specific themes. Consequently, it has initiated two programmes focused on micro-credit and tank-fed agriculture. Placement of high quality professionals at the field level and working with the mainstream are the core guiding principles of the organization. NGO II believes that only when high quality professionals work at the grassroots can the real problems be identified and innovative solutions for these problems found. NGO II currently works in three southern states of Tamil Nadu, Andhra and Karnataka and the Union Territory of Pondicherry. The work is spread in twenty districts of these states. It is planned to expand the operations of the Foundation exponentially in the coming years to reach one million families by 2007.

The organization has adopted the following as the guiding principles of its strategy towards realizing the objective stated above. First, engage high quality human resource in the grassroots work. In this regard, the focus of the work will be on enabling rather than delivering through direct action. Second, value collaboration with mainstream institutions and government to demonstrate new and effective forms of development intervention and to build viable linkages between people and mainstream. Third, promoting people's organizations at various levels, with a focus on specific themes for sustainability. Finally, the strategy for growth is oriented towards enriching the specific focus themes and at the same time retaining the sub-sectoral focus.

The NGO has identified three specific methods of intervention to bring about significant changes in the livelihood of the poor through innovation in themes and institutions (see box 4.1).

**Box 4.1 Methods of intervention identified by NGO II**

- **Mothering of Development Innovations**: The institution aims to promote and nurture new ideas on different development themes in the region. Senior colleagues would anchor the new themes by committing themselves for a longer period.

- **Promoting Institutions to reach scale**: Exclusive thematic organizations will be promoted to undertake development work with a sub-sectoral focus. The primary role of these institutions is promotional to ensure that benefits reach a large number of poor with quality.

- **Human Resource Development**: The institution would continue to attract and bring more young professionals into the development sector and provide them an opportunity to practice and develop practical knowledge about the development sector. Focus will be given to build required skills and competence to undertake development work for long-items.
The executive structure is headed by the Executive Director. There are three organizational levels in the organization – Program Leaders, Team Leaders and Project Executives. The organizational levels are independent of the functional structure. Functionally individuals may be location in-charges, regional co-ordinators, functional area in-charges or program in-charges. Some also work within functional area teams.

NGO II has committed itself to working with the mainstream (banks, government agencies etc) since it believes that the poor have a legitimate right over the resources available with the mainstream. As a policy NGO II does not use international funds for programme expenses. The funds required for this purpose are received solely from the Indian agencies like the government, the apex banks NABARD (National Bank for Agriculture and Rural Development) GONGO, HUDCO (Housing and Urban Development Corporation), HDFC (Housing Development Finance Corporation), and SIDBI (Small Industries Development Bank of India) and CAPART (Council for Advancement of People’s Action and Rural Technology) and district level agencies like the commercial banks and the DRDAs (District Rural Development Agency). These funds are mostly directly received by the people’s organizations.

4.2.3 NGO III

NGO III is a registered society under the Tamil Nadu Societies Registration Act. The NGO began as a women’s initiative aimed at working for the cause of “women in distress”. The NGO aims to “create a fair, just and gender sensitive society by the people’s own initiative”. The mission statement of the organization reveals its commitment towards empowering poor women and the manner in which the NGO seeks to achieve this objective (see box 4.2). The NGO is currently engaged in development activities in five districts of Tamil Nadu, namely – Thiruchirapalli, Perambalur, Karur, Dindigul and Erode.

It began its operations in 1987, when it started forming small groups amongst women. In 1989, by converting a grant into rotational credit, it initiated a micro credit programme for twenty women. Soon the organization expanded its activities to include integrated rural development, and was involved in the implementation of various projects in the areas of afforestation, natural resource regeneration, digging bore wells for drinking water, hand-pump repair and maintenance, watershed development, cultivation of herbs etc. These socio-
economic activities were initially focused on individuals, and gradually the emphasis was shifted to organizing group-based activities. This shift was necessitated by the realization that successful implementation of socio-economic programmes required a larger field base. Accordingly, the organization endeavoured to form groups extensively for the purposes of programme implementation. The emphasis has been on group formation and networking of these groups in order to augment the collective capacities of the people. Consequently, NGO III has formed small groups of these women in villages and has initiated need-based programmes through these groups. The groups have been federated to pool the collective strength of the women and also to ensure sustainability of operations.

Box 4.2 Mission statements of NGO III

- To effect a change in the community – a change in the lives of poor women and others who are marginalized through effective people’s action.
- To form effective micro-groups in the community and to network them into forming people’s organisations towards creating a sustainable developmental system.
- To train local youths – women and men to sustain the developmental process.
- To develop and manage natural resources and to create linkages between people’s organisation and eco regeneration in a just and equitable manner.
- To link with other organisations and to effect a change in the policy of the government and other establishments.
- To support and network with other NGOs that share a similar vision and mission.

Micro-credit was perceived as a definite means to realize the objective of group formation. Since its inception, micro-credit programme – organizing people into micro groups and building savings and credit activities to elicit their participation – has become the core activity of NGO III, and is the basis for group formation in its other programmes like watershed development, natural resource regeneration, and those oriented towards disabled and child labour. The main components of its micro-credit programme are savings for resource mobilization and credit for the smoothening of consumption needs, production, assets purchase and working capital. In addition to these credit-oriented economic outcomes, the NGO also purports to develop the leadership potential of women through “participatory approaches, awareness building, encouragement of local decision-making and people driven programmes”. There is also a definite emphasis on building strong and sustainable grass root level institutions.
4.3 Socio-Economic Features of the Study Groups

The household survey of the members of the six study groups revealed the following details useful to gain a broader perspective of the context in which the process of empowerment takes place. These groups were spread over three districts of Tamil Nadu. Those groups promoted by NGO I were located in the district of Karur, the district in which the NGO operated. One of the groups of NGO III belonged to the Karur district while the other was located in the adjacent district of Erode. Both the groups of NGO II were in the Madurai district.

Most of the members interviewed were middle-aged. About 37% were between 26-35 years, 34% between 36-45 years and 22% were in the age group of 46-55 years. A mere 6% were below 25 years and a lone respondent was above 55 years of age. The family size of the members too was distinctly medium, with nearly 57% of the households comprising four or five persons. There is a gradual inclination towards this mid-segment after which again there is a fall in the percentage (see figure 4.1). There were fourteen widows among the respondents, most of them being heads of households.

Figure 4.1 Family-size of the respondent’s households (in %)

Numerically 90% of the respondents are from scheduled caste groups that were traditionally associated with agriculture and allied activities other than performing certain specified services to the contiguous village communities. Out of the six groups studied, four were homogenous with respect to caste; only two that were promoted by NGO II had an admixture of castes. While one group had predominantly scheduled caste members, with the sole exception of a backward caste member, the second group had the exactly opposite composition, with a
predominance of backward castes in the group and couple of scheduled caste members. Hence, the study groups were largely homogenous, and caste as a variable did not significantly influence the functioning of these groups.

In the study groups, members were predominantly agricultural labourers (62%). There were nearly 23% employed in the non-agricultural sector and about 5% who were primarily engaged in housework. Only around 9% of them spent most of their time either in their own agriculture or rearing their livestock. The household survey also included data on the occupational pattern of other family members. Significantly, about 33% of them were students. While agricultural labourers and non-agricultural workers represented an equal percentage of nearly 24%, those who concentrated on their own agriculture or livestock constituted 4%. The remaining 15% were children and the aged who cannot work.

Among the households surveyed only one did not have a house of its own. Three respondents, apart from having a house of their own, also possessed homestead land. One had 3.5 cents and the other two 4.5 cents each. Three respondents had two houses each. The household survey also revealed that about 34% of them possessed some amount of agricultural land and 5% cultivated as tenants, while the remaining 61% did not engage in self-cultivation of agricultural land for their livelihood. This puts the total percentage of landless at 66%. Even those who owned land had only small plots and their total assets were mostly divided into several plots, making any viable agricultural operation difficult (see table 4.1). Further, 35% possessed cattle and 16% had either goats or sheep.

<table>
<thead>
<tr>
<th>Amount of Land</th>
<th>GRO</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landless</td>
<td>I</td>
<td>12</td>
<td>13</td>
<td>2</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>II</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>III</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0</td>
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<tr>
<td></td>
<td>IV</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>2</td>
<td>2</td>
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<tr>
<td></td>
<td>V</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>2</td>
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<tr>
<td></td>
<td>VI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td>12</td>
<td>15</td>
<td>16</td>
<td>11</td>
<td>14</td>
</tr>
</tbody>
</table>

Nearly 72% of the women are illiterate, while about 18% and 10% of them had received primary and secondary education respectively. Most of those who have been classed by us as illiterates have learnt to sign their names either through the

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5 Hundred cents is equivalent to one acre.
non-formal education programmes conducted by the NGOs or from their children. Even in the latter case the motivation seems to be the NGOs, who have continuously encouraged their members and also made it mandatory for all loans, transactions and recording of minutes to bear the signature of the members.

4.4 **Powerlessness and Disempowerment of Women – The Causes**

Various reasons have been advanced for the lack of empowerment of women in the literature available on this subject. In general it has been pointed out that women face unequal power relations in virtually all their day-to-day interactions. This disadvantageous relationship is not limited to any one sphere of social institutions, but pervades from the household to other institutions on a larger scale. Within all these institutions – marriage and kinship system, the household and extended family, social groups based on lineage, kinship and caste, local community associations, patron-client relationships, and local elected bodies, women occupy a subordinate position.\(^6\) Carr et al offer a list of such reasons after analyzing cases of women’s empowerment in eight different settings in South Asia (see table 4.2). They classify two types of sources of women’s disempowerment – **women-intensive** and **women-exclusive.** The former according to them are those “which arise because women are members of low-income households, or disadvantaged groups but which women, because of their gender, experience more intensely than the men of those same households or groups”, and the women-exclusive sources are those “which arise primarily because of women’s gender”.\(^7\)

This differentiation between the women-intensive and women-extensive causes is of substantive importance, since it allows for a disaggregation among women and views poor women as a category distinct from other women belonging to affluent sections of society. Even while not denying the disadvantages that all women *qua* women experience (women-exclusive), this classification eschews from treating women as a homogenous category. It also affirms the significance of the women-intensive features as sources of powerlessness and disempowerment, and cautions against any unhelpful prioritization of the women-exclusive over the women-inclusive sources of powerlessness. Conversely, it highlights the diverse and contingent character of the empowerment process. In the context of this study, it


\(^7\) Ibid., p.191.
would be pertinent here to point out that the poor women we interviewed highlighted several women-intensive sources of empowerment.

Table 4.2 Sources of women's disempowerment

<table>
<thead>
<tr>
<th>Women – intensive</th>
<th>Women – exclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social</strong></td>
<td></td>
</tr>
<tr>
<td>Dependence on elite</td>
<td>Dependence on male kin</td>
</tr>
<tr>
<td>Dowry</td>
<td>Divorce or desertion</td>
</tr>
<tr>
<td>Poor housing</td>
<td>Patrilocal residence</td>
</tr>
<tr>
<td>Poor infrastructure</td>
<td>Gender division of labour</td>
</tr>
<tr>
<td>Class violence</td>
<td>Gender violence</td>
</tr>
<tr>
<td>Social isolation</td>
<td>Norms of seclusion</td>
</tr>
<tr>
<td></td>
<td>Limited bargaining power/mobility</td>
</tr>
<tr>
<td><strong>Political</strong></td>
<td></td>
</tr>
<tr>
<td>Lack of consciousness</td>
<td>Male-biased policies</td>
</tr>
<tr>
<td>Lack of organization</td>
<td></td>
</tr>
<tr>
<td>Lack of voting rights</td>
<td></td>
</tr>
<tr>
<td>Limited bargaining power</td>
<td></td>
</tr>
<tr>
<td>Anti-poor policies</td>
<td></td>
</tr>
<tr>
<td><strong>Economic</strong></td>
<td></td>
</tr>
<tr>
<td>Limited asset base</td>
<td>Patrilineal inheritance</td>
</tr>
<tr>
<td>Limited access to resources</td>
<td>Male-biased recruitment</td>
</tr>
<tr>
<td>Limited employment</td>
<td>Limited access to loans</td>
</tr>
<tr>
<td>High interest loans</td>
<td></td>
</tr>
<tr>
<td>Indebtedness</td>
<td></td>
</tr>
<tr>
<td>Limited bargaining power</td>
<td></td>
</tr>
<tr>
<td>Imperfect markets</td>
<td>Gender-stratified markets</td>
</tr>
<tr>
<td>Unfair or high prices</td>
<td></td>
</tr>
<tr>
<td>Environmental degradation</td>
<td></td>
</tr>
<tr>
<td>Exploitation</td>
<td>Gender exploitation</td>
</tr>
</tbody>
</table>

Source: Carr, Chen and Jhabvala, “Lessons Learned”, p.192.

Although Carr et al describe the reasons they classify as women-intensive and women-extensive as sources of disempowerment, we feel the necessity to make a heuristic differentiation between two manifestations of the lack of power – powerlessness and disempowerment. Though the element of power is implicated in both there is a significant temporal difference that needs to be recognized. “Powerlessness” denotes a certain degree of givenness of the lack of power embedded in the structural conditions that people inhabit, as in the patriarchal systems and the ensuing gender division of household work. “Disempowerment” denotes that the subsequent loss of power by people, who had initially possessed it. This might result from loss of property or in the case of women by the death or desertion by their husbands. Even while acknowledging this difference, it needs to be pointed out that these two aspects are closely related and most sources of the legitimation of disempowerment lie embedded in pre-existing structures of powerlessness. For instance, though widowhood is a disempowered state experienced by women, their lowly position and social marginalization derive from
the pre-existing norms and practices that legitimize and sustain such a treatment for widows.

Our fieldwork revealed several sources of powerlessness and disempowerment of poor women in rural areas. Though we do not intend to deal with them in detail, we purport to give an overview that would help us to contextualize the efforts of NGOs and the interaction of poor women with them. This section relies on the information collected from the members of the GROs that we studied to understand the causes of powerlessness and disempowerment. The testimonies of these women about themselves, their household, and more importantly their perceptions on the difficulties they face form the basis of this analysis. The opinions of these women on various issues have been liberally cited to capture their perceptions and to identify the intricacies of the process.

4.4.1 Work and Wage Pattern
Most of the interviewees pointed to the irregular availability of work as a major limiting factor in their day-to-day existence. Dependent on agricultural labour as the prime source of their livelihood, the seasonal nature of agricultural work means that they are unable to obtain work on a regular basis. The gender differentiation of agricultural work ensured that both men and women had different seasons when they got regular work. In dry regions, the availability of work was erratic, and even in the wet regions agricultural work was seasonal. Despite there being a wide variation in the cropping pattern, ranging from three crops annually in wet regions to one crop in the dry areas, agricultural labourers in both suffered from the seasonality of work availability. In this respect the reason pertaining to the dry regions are rather obvious, but what occurs in the wet regions in noteworthy. The conditions characteristic of wet regions emerge clearly from the accounts of women belonging to GRO VI and our observation during the field study. The area has four major crops—paddy, sugarcane, turmeric and banana. Also notable is the shift from a food crop like paddy to more commercial crops like sugarcane and turmeric, for the high returns they offer. In the cultivation of these two crops, though the local labour is employed in nearly all the agricultural work, as a pattern migrant labour is employed for harvesting. Consequently, during the harvest season, the local labour is affected despite the availability of agricultural work. There are times when “if the men of the

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8 Paddy and turmeric are three-month crops, whereas sugarcane and banana are annual crops.
household get work, the women do not get any, and if women get work then men do not” (R-3). For instance, women in GRO VI said that both men and women had no work in the period from mid-November to mid-February. For men the peak season was only five months in a year and during the other months availability of work was irregular. During those months when men do not get any wages, women have to earn for the family (R-45). Moreover, during the lean season, they had to work for lesser wages, and earned more when there was demand for labour. Hence, the wage rate is also less during those lean months when there is no work, adding to the woes of the poor.

There is also great disparity in the wage pattern that puts the woman at a disadvantageous position within her household, as women get nearly half the wages that men earn for the same time spent on work in certain places and seasons. In the area of GRO III, the wage rate for women (half-day) is Rs.25/- to 30/- during the peak season and Rs.20/- during the lean months, and for a full day of sowing it is Rs.60/- to 80/-. For men it is generally Rs.40/- to 50/- for half-day and Rs.70/- to 80/- for full day work. Those who go for roadwork too get Rs.70/- to 80/- for a day’s labour. This remained the general wage pattern in all the areas for agricultural work. In the area of GRO VI, while women got Rs.30/-, for men during the season it went till Rs.120/- and in lean months dropped to Rs.75/-, otherwise generally remaining at Rs.100/-. This variation is mainly because of the contractual nature of the work, where with the early completion of the work undertaken labourers got more wages, and in the peak season with greater demand they not only bargained for a higher contract but also got more contracts on a regular basis. Some of the women in GRO I went for construction work as sitththal (Helper in construction industry) and earned Rs.30/- for a day’s labour from 9.00 am to 6.00 pm, while the men who went for centring work, associated with the same industry, earned Rs.100/- per day. Consequently, women are severely disadvantaged and have less bargaining power within the household, since their labour, with lower returns, has less of an impact on the fulfilment of the needs of the household. This makes them dependent on the male members of their family for the general survival and well-being of the household. As shown below, this gender difference in wage rate has a

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9 The wages women received for sowing is the highest when compared with other agricultural work. Moreover, sowing and the higher wages from it are also seasonal in nature.

10 Half-day work is generally from 7.00 am to 2.00 pm, while full-day work continued till 5.00 pm.
significant impact on the capacity and confidence of the women vis-à-vis their group activities, especially with regard to availing loans of their own accord, or at least in availing loans that were large enough with higher amounts of repayment instalments. It is also pertinent to note here that it is the large loan that can be of greater significance for the poor women in meeting their strategic interests, the small ones mostly going towards the consumption needs of the household.

The problem of less work is frequently tackled by opting for other work and going to other places, where there is relatively higher demand. From the groups in the Madurai area, especially GRO III, a distinct pattern emerges. Both the groups were located in a dry region that was dependent on canal or tank irrigation. The irregular supply of water affected their labour and there was an acute lack of demand for labour. This meant that they had to look for other opportunities, and at least for GRO III roadwork was an option. Many men and women belonging to the households who formed the group went for this work. Other groups in the Karur and Erode region, both those in the dry and wet areas, were largely dependent on agricultural work. For two years preceding the fieldwork (and even after that), there was scarce rainfall in the state and this resulted in a drought-like situation. While this did not affect the groups in the river basin, those in dry regions like GROs III, IV and V experienced difficulties. Women belonging to GRO III especially recounted in their testimonies the difficulties they had in feeding their families, as there was no work for months together.

Women also had constraints in travelling to distant places for roadwork, and except for a few of them this was not a viable alternative. Ruling out this option forced them to remain at home and consequently made them totally dependent on the male household members, their husband and sons, for income and food. Though the entire household experienced drought and poverty, for women it was a different experience, as they were dependent on men even to fulfil their gender-specified roles like cooking, and had several social restrictions and other limitations in taking up itinerant jobs. R-19 offers us a glimpse of this factor when she refers to caste as an important criterion that influences work pattern: who does what work and what is socially acceptable and expected from persons belonging to different castes in the social hierarchy, “Other than agriculture we cannot go for any other work. We are Konars (Tam. Landowning backward caste), and so we can do only agricultural work. We are used to agricultural work only” (R-19). The impact of modernization notwithstanding, the traditional work pattern among castes in the rural areas seems
to have been rather resilient, especially when it comes to farm-based and allied activities. Another critical element related to modernization, but which has a definite effect, albeit a negative one, on poor women, is the increasing mechanization of agriculture. Agriculture has traditionally been labour intensive, and the use of labour is not only necessary for production, but also for post-harvest processing of the produce. Mechanization poses a distinct threat to this labour-intensive character of agriculture thereby affecting those poor women who are primarily dependent on their labour for survival.

I mostly go for agricultural work, and when there is no work I go for construction work outside our village. For the last three months there has been no agricultural work, so I went for construction work outside. Nowadays, we don't get agricultural work properly. The problem is because of sugarcane cultivation by the landowners. In this crop we don't get much labour, but if they cultivate paddy then we will get more work and also grains as wages, which will take care of our food requirements. Previously in all these lands, they used to cultivate food crops depending on the availability of water, but now they cultivate only crops that they can sell readily. There are also a lot of machines nowadays, which they use for everything. Previously we did all the harvest and cleaning work for paddy, but now they call machines and harvest. We don't have any work in that place. We cannot be dependent on agricultural work anymore; there is no work and income in it. (R-57)

We used to get a lot of work in these fields before. They used to call us for all the agricultural work. We were also given the work of mending their agricultural implements. They (landlords) paid us every year in grains, which we used for our food. Even then life was difficult, but we were at least getting work regularly. Now things have changed a lot. They are not cultivating paddy any more and are going for other crops like sugarcane and groundnut. Even if they cultivated paddy they do not call us for harvesting like before, instead they bring in machines and get the harvest work done. We do not get work like before in other crops. We have to create some alternative, but we do not have anything as of now. We do not know any other work. Nowadays younger women are going for construction work because there is no other alternative and we have to earn to feed our children and ourselves. (R-62)

Two insights emerge from these statements that link changes in agricultural patterns with the disempowerment of women. Firstly, the advent of machines has effected a change in the labour demand. With machinery there has also been an influx of migrant labour and there is evidence of the reorganization of the rural labour force in the form of “gang labour”. Due to these factors, the local landless agricultural labourers, who were dependent on wage labour for their livelihood, have

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11 Many agricultural labourers group to form a gang to engage in agricultural work and mostly take up contracts rather than working as individuals. There are many instances when the local labourers are not able to, for many reasons like lack of interest in some of them or for reasons of personal animosity, form themselves as a gang and hence lose out the agricultural work to the immigrant labour.
been severely affected. Secondly, there are changes in crop patterns with a shift towards cash crops like groundnut, sugarcane and turmeric. These shifts in methods of cultivation and cropping patterns have a distinct bearing on the poor women. The latter means that with less cultivation of food crops, poor women who used to get their wages, especially for harvesting, in the form of food grains, now do not have that option and are instead paid their wages in cash. While some of the women whom we interviewed had a positive opinion about this payment in cash, there were many others who rued this loss of a source of food grains. Furthermore, changes in cultivation and crop patterns also have an adverse effect on the traditional methods of processing of food grains in which the poor women were previously engaged.\(^\text{12}\)

Here the gender-specificity of processing of food grains has to be noted. Previously, when processing was a labour intensive work, the poor women were predominantly employed in this work and were paid in food grains. The food grains poor women gained through this labour were very important in the context of their function as food-makers within households. Women were previously in a relatively better position to feed their household members with the food grains they got as wages. But now, with the closure of this option, they are increasingly relying on their husbands to purchase food provisions from shops or fair-price outlets, since they are in most instances unable to travel to the nearby village or town for shopping after their day’s labour and due to other household commitments. Even those women who had shifted to other types of wage labour like construction, due to lack of adequate work and income from agricultural labour, experience similar constraints of dependence on their male kin for food purchase. This is despite the fact that many women bought food provisions from the peddlers who visited their villages from time to time. The above mentioned changes in agriculture have accentuated the powerlessness of the poor women who have always relied on wage labour for their livelihood.

4.4.2 Early Marriage

Another reason for the disempowerment of women more specific to them (women-exclusive) is their marriage at a very young age. This meant that they lacked the required maturity and level of consciousness and most of them had a large number

\(^{12}\) For crops like sugarcane and groundnut, processing methods are starkly different when compared to the food crops. Moreover, these crops are taken to the factory and market respectively, immediately after the harvest and there is no possibility of them being processed in the local area itself.
of children with a high rate of child mortality, taking a heavy toll on their physical health. R-2 is a good example.

I got married when I was twelve years old. It was in the year 1964. I remember very distinctly because my father was a Congressman and he got himself tonsured when Nehru died that year. I was the only child of my parents and was just eating and sleeping at home. When my father consulted a josiar (Tam. astrologer) he was told that according to his horoscope he would have a male offspring only if I am married off. Immediately after this my father arranged for my marriage. I was married as a second wife to my husband. Both my mother and myself were pregnant at the same time. I had six children in six years. (R-2)

The first wife of my husband died and they married me to him. At that time I was about nine years old. (R-31)

4.4.3 Bigamous Relationships
Another source of disempowerment is the bigamous relationship of husbands. These women have come to accept this as a “reality,” have learnt to cope with the situation, and are not totally dependent on their husband for survival. Existing social norms seem to play a significant role in these women accepting such behaviour from their husbands, as women without any male support tend to be looked down upon.

We came across two such women in our study, belonging to two different groups. While the husband of R-5 has married another woman and is living in the same village, in the case of R-42, her husband has also remarried but lives in another village. R-5 went to the police after her husband married for the second time, but the police called both of them and asked them to “go on compromise”. Now she seems to have a good relationship with her husband, who she says helps her with most of the agricultural work and takes the important decisions of the family like repairing the house and marriage of her daughter. Very similar is the experience of R-42, as her husband comes once in a week and takes all the major decisions of the family. These two examples emphasize the importance women attached to cooperation in intra-household relations despite their desertion by their husbands.

4.4.4 Lack of Cooperation from Husbands
There are also women who cite the lack of cooperation from their family members as the main cause of their difficulties, including poverty. This is because these women view the household as a cooperative entity and attribute their lack of ability to exercise choices they value to the non-cooperation of other family members.

My husband has bad habits and does not care for me. Both my husband and son do not cooperate with me. They also do not consult me. If we live like this there can be no progress. Because of his bad habits, my husband is bringing loss to the entire house. We have some land and can cultivate it
properly and earn some money for the future. But, there is no cooperation. How can I cultivate it all on my own? I can do only the work that is possible for me to do like weeding. The men have to get the land ploughed by hiring someone and sow the land. If they do that then I can take care of it, after that they only need to go and irrigate it when needed. Only if both of us (husband and wife) help each other by complementing other's efforts can we develop. My husband is disinterested in doing so. (R-3)

R-32 offers a similar story, but since she is a widow, residing permanently at her parental village, the issue is about the “irresponsible” behaviour of her brother.

I lost my husband just a couple of years after my marriage. After this I returned to this village where I was born, thinking that my mother and brother will be of some support to me…. It is the irresponsible behaviour of my brother that hurts me a lot. He has become a liquor addict and does not listen to anyone. I do not have children and thought that till I am alive I will help my brother’s family. Though I work hard, save money and get loans from the sangam and help him, my brother wastes everything. It is his drinking habit that is ruining him. He does not go for any work regularly. Occasionally he goes for drum beating and gets some money and immediately consumes liquor. He comes home drunk and abuses all of us and beats his wife. We have tried to change him. Till now he has promised three times in the temple that he will not touch liquor again. But, every time after a few weeks, he again comes home drunk. I thought that my brother would take care of me, now I am forced to take care of his family also. (R-32)

Such women recounted the difficulties they faced because of the “irresponsible” behaviour of their male kin. For them the loss was not merely economic and definitely extended beyond that. Interestingly, these women highlighted the effect such behaviour had on the welfare of the household rather than the personal difficulties they had to endure, including physical violence. Significant in such accounts were the description of loss of face for the household amidst the relatives and in the village. There were also explicit references to the comparative state of the other households, which women mentioned were in a better position because of the cooperation between the husband and wife in such households. The relatively modest position of their households was something these women rued, and yearned for an improvement in their condition that would give them a sense of equality with others and consequently augment the status and respect. Also prominent in these accounts were the welfare of the children, which women complained was severely affected by the “irresponsible” behaviour of their husbands and in some rare cases (like R-32) their brothers.

4.4.5 Death of Husband

Another distinct source of the disempowerment of women is the death of their husbands. The absence of the male member of the household, who is also the chief
breadwinner, resulted in several problems for these women, more so if they had young children to take care of. Though this means that the household becomes economically vulnerable, with a drastic drop in its income, this is certainly not the only problem and also not the most significant one from the standpoint of the widow. She is suddenly forced to step into her husband's shoes and not only feed the family but also take decisions and deal with finance, and in most cases these women having been highly dependent on the male members of their households both before and after their marriage, find the situation extremely difficult. This is not to deny the several coping strategies these women adopt, the most significant of these being their dependence on their parental home, either on their father or brother. While some of them leave their husband's house and go to their parental village to live with their parents, many of these women prefer to stay in their "husband's house" and get financial support from their parental home or send their children to live there.

Economic activities associated with agriculture are also strictly gender differentiated. Specific activities like sowing, ploughing, and irrigation are chiefly associated with men, while weeding and most of the post-harvest work with women. Most of the respondent households undertake agriculture in the small plots of land they possess or lease, as a collective enterprise of the household members. Naturally, this gives rise to problems in the widow-headed households in land cultivation and the widow has to be dependent on her relatives to get most of the work gender-assigned to men completed. This disadvantageous gender patterning of agricultural work, and the social norms sustaining them and imposing restrictions on women result in higher costs for widows in undertaking a largely 'male-dependent' activity like agriculture. These factors effectively deter widows even from leasing land for cultivation. Added to this is the position and participation of women, in general, in the rural market system. Social norms place severe restrictions on their mobility, though there is no evidence for the existence of a strict purdah (a system of women wearing all-enveloping clothes) system among these women, as seen in other social contexts. Being "households without men", the existence of social norms and preferences that are weighed against widows and households headed by them, further tend to marginalize these women and their households from the collective activities of social and religious nature in the villages. The following examples highlight the difficulties widows face:
Our family was in a comfortable position in material terms when my husband was alive. We had taken land on lease for agriculture and also possessed cattle. After his death I had to face several problems. We were experiencing extreme poverty, and I found it extremely difficult to even feed and clothe my children. I had to meet all the expenses with the paltry monthly salary I got from my work in the school, as my children were too young to take up any job. There was also no rain in those years and there was a drought situation. I also took loans from the sangam for the purposes of food, but it was difficult to get loan repeatedly and also to repay the loan since our income was very less. Hence, I also had to additionally pawn whatever we had and take loans from moneylenders to feed the family. (R-1)

My husband died when the children were too young. At that time my son was two years old and my daughter was a seven-month baby. We had no productive assets that could provide adequate income to feed all of us. I was also in no position to go for agricultural work with the children being too young. Only with the help of my brother I managed the difficult situation. It was always difficult to educate both the children with my meagre income. I had to stop my son from school after he completed eighth standard because of financial difficulties and join him in a spinning mill, where he is working now. (R-25)

When my husband died I was very young and had two small children. My father asked me to come back to his house, as it would be difficult to bring up the children alone. I refused to go there and wanted to be here in my husband's house itself. Anyhow it was only because of the help of my father and other relatives that I was able to bring up my sons. Without their financial assistance, it would have been very difficult to tackle the situation. With my wages I would have barely managed to feed them, but today due to the help of my father and brother I have been able to educate my sons. (R-21)

Lack of any productive assets renders these households solely dependent on the women's labour for their survival. In most instances these women have been helped by their parents or brothers to run their households. Many women like R-25 and R-21 fondly recollect this support in their testimonies. This support from her parental house for a widow is related to the social norms and the system of property rights that inform the patriarchal system, where the daughter of a household gives up her claims over property in favour of future support from her brother. Most times this ensures women the future support of their brothers and highlights the qualitative differences between this support and those that these women can expect from other relatives. The experience of R-34 highlights this difference clearly, where she could not expect from her sister's family the same support other widows got from their parents and brothers:

When my husband was alive we were in a very comfortable position. He had a cycle shop in the next village and there was sufficient income to lead a stable and decent life. After he died everything changed. As the children were too small there were a lot of problems. My wages from agricultural labour were not even enough to feed all of us. I had to sell some of the properties that we had to educate them. Unlike now, then we were living in a
small thatched house. Once when there was heavy rain the house was about to cave-in. It was a big risk to stay there with my children. So I went to my sister's house with the children, as she was only support I could think of. After a few days her attitude towards me changed. I realized that since I was a young widow with a lot of children, people had apprehensions about me. They thought that I would stay there for long and the responsibility of feeding all of us would fall on them. So relatives refused to support me and I had to return to my village. I decided that even if all of us die it is alright, but I should not go and ask for help from any of my relatives after that. With great difficulty I worked and educated my children and today they are employed and we are in a better position. (R-34)

4.4.6 Loss of Property

Women also suffer when the household as a whole suffers a loss of property. The small capacity that these poor families have to tide over situations of emergency means that they are compelled to sell some of their property – jewels, livestock, or land. The sale of productive assets like livestock and land results in a severe curtailment of their choice making ability. In certain instances, those women who were primarily working on their own land or tending their cattle were forced to become agricultural labourers to earn some money, or they remain confined to whatever assets they are left with, leaving them dependent on men for money. The life experience of R-2 is illustrative. Aged about fifty, R-2, is working as an aaya (Tam. Caretaker) at the balwadi (Nutrition programme for child development) in her village. She is a mother of five children, four boys and a girl, who are all married now. Though her sons are residing in the same village, R-2 and her husband are living separately in the sarvodhaya building, which they got to maintain, since her husband was the local leader of the sarvodhaya. The couple is living on the salary of Rs.500/- that she gets every month and the money her husband brings home doing what she terms as "tit-bits of public work". Though R-2's economic position is unenviable today, her family had previously been financially sound. She fondly remembers that when she got married into this family, it possessed land and cattle. R-2 says that immediately after marriage she was forced to break-off from the joint family and set up her own household. She built a house, had oxen and ox-cart, and sheep. The trouble started when a person belonging to the Kallar (Tam. Landowning backward caste) caste beat up one of her sons and R-2's household lodged a complaint at the local police station. The problem grew and took the form of a caste clash, when R-2's family had to spend a lot of money, both on the police and the villagers who accompanied the family during the lengthy legal process. Following this, her household had to sell six and a half acres of wetland, to meet the expenses and also because these lands were adjacent to the person who had beat her son,
and they did not want any more problems in the future. With some of the money, which they had after selling these lands, the couple bought one acre of dry land and got their eldest son married. A few years after this, R-2 says that disaster struck and she lost all her cattle to some strange disease. She recounts, “All the cattle which we possessed died _en masse_ and suddenly we were left with no cattle and we could not even sell them. They used to die every second day and we used to take them in our cart and dump them outside the village”. After these losses, her family had to go through difficult times, because the only possession now left with the family, other than the house, was one acre of dry land in which they were not able to cultivate. The family lost its source of livelihood and this drained off their regular source of income. This economic loss curtailed the choice making ability of the family and made it vulnerable to poverty. The household was now finding it difficult to make basic and strategic life choices due to a lack of economic resources. R-2 says that she was even unable to get her sons married and it was with great difficulty, by taking loans from moneylenders, that she got all her sons married.

The experience of R-15 is different. She had to sell property to meet the rising needs of the household, as both she and her husband are primarily agricultural labourers and earned meagre wages. They have two sons and two daughters. Other than their house, they also possessed some land: two wet plots of twenty cents each, and a dry land of about eighty cents. When their elder son completed the tenth standard examination, they wanted to put him in an ITI (Industrial Training Institute). For this purpose they sold one of the wet plots, as they had no savings and the wages they earned were enough only to meet the everyday family expenses. When they married the eldest daughter, they sold off the other wet plot as they were short of money even after getting a loan from the group and moneylenders. Now they do not have any wetland and cannot cultivate paddy. This means that they have to purchase rice from outside and cannot produce for themselves.

A mother of four children, R-7 is working as an _aaya_ in the Midday Meal Scheme for the past eight years and gets a salary of Rs.470/- per month. Her husband does a variety of jobs like agricultural labour, masonry work and roadwork to earn his income. The family owns three acres of dry land and fifty cents of wetland, of which her father-in-law cultivates one acre of dry land and part of the wetland. Though the family possesses some land, it has not been able to cultivate the dry land due to lack of regular supply of water. They were able to cultivate paddy in the wetland only once in a year, which took care of most of their annual
food requirements. But the family had to mortgage even this small plot of wetland to repay an outside loan. Left with no land to cultivate food crops for consumption, and lack of sufficient income through wage labour, resulted in the family wanting even for food during difficult times. Following this they had to take loans from moneylenders to purchase food and for other family expenses, resulting in a huge debt burden. Loss of property, both permanent (due to distress sale) and temporary (mortgage), affects these households severely, since in most cases it signifies the loss of their only productive asset. The loss cannot be gauged in merely economic terms, as an equally significant emotional aspect is also involved. Women like R-15, who sold the land recently, are yet to come to terms with the reality and exhibit an emotional attachment to the land that has 'slipped out of their hands'.

The sale or mortgaging of land also had a specific effect on the women belonging to those households. Women were in-charge of food preparation in these households and possession and cultivation of land in most cases meant hat they had a decent stock of food grains to meet the household requirements for at least some part of the year. But a loss of landed property, however temporary it might be, had a direct effect on this supply of food grains in most households and they were forced to rely on other means to satisfy their food requirements. Naturally, these households had to then rely on their wage labour and women were more dependent on their husbands for the purchase of food provisions. This loss of property and the ensuing dependence on wage labour and their husbands certainly curtailed the choice women had previously exercised in these households.

4.4.7 Difficulties with Productive Assets

Many of the women whose households had some access to productive assets like cultivable land also mentioned the problems they faced with such assets. Though it was the entire household that suffered from such difficulties, for women in such households this again manifested as the loss of an opportunity to grow food crops and secure the food requirements of the household. They also had to look for other means of compensating for the loss of income they suffered in their own lands, and consequently took up wage labour. These women expressed their inability to utilize their lands, because of lack of adequate finance. R-14 offers such an account about her household agriculture and the difficulties encountered. R-14 is an agricultural labourer while her husband is employed as a Thalayaari (Tam. Village assistant) in the neighbouring village. The household owned two acres of dry land and had leased
fifty cents of wetland. Though the family owned agricultural land, they found it
difficult to cultivate it. The only means of irrigation on the land was a well. The
household suffered a loss when the electric engine, which had been installed in the
well, got stolen. While the family was finding it difficult to mobilize capital to buy
another engine, the well too caved-in and the land is now totally rain-dependent.
Despite having the basic resource of arable land the family could not convert it into a
viable economic venture, either for subsistence or to generate a surplus. The
household could not make a basic livelihood choice regarding cultivating their land
because of the lack of financial resources. This forced R-14 to take up work in others'
land as an agricultural labourer because she was 'denied' the choice of cultivating the
land owned by the household.

There are other women whose households, and there were many like this,
took some portion of land on lease and cultivated a variety of crops in them. Even
among these women, accounts of productivity and success in this enterprise varied
significantly. While most of them belonging to GRO VI, which belonged to a wet
region, gave a more positive account of such endeavours, statements from women
of GRO III were mixed and many of them attributed the loss they suffered to lack of
proper irrigation facilities.

We cultivate two acres of land for kuthagai (Tam. Share crop, tenancy). We
can cultivate that land only if water comes in the canal. Water comes once
in two years, so we are able to get only one crop in two years. There is a
well on the land but since it is a highland there is no water in the well. (R-49)

Lack of water is the most critical problem, as it is important for both drinking
and agricultural purposes. There is also no irrigation through river canal.
Because of this there is no cultivation. The situation has remained like this for
the past four years. It is difficult to maintain even cattle. There is no other
opportunity to earn in the village. (R-21)

These women also suffered when the owner reclaimed the land they had leased. On
occasions this meant that they were not able to arrange for another lease and
consequently had to revert back to agricultural wage labour. Those households,
which had other household expenses at hand, invariably did not have the required
money to arrange for another lease. This meant that women of these households
reverted to their previous state of existence as exclusively agricultural labourers.
Though they were engaged in wage labour even while they had leased land,
onetheless they had more options and were not solely relying on their wage labour.
But now, with the loss of the lease, they were forced to revert to wage labour. The
household of R-45 ploughed 50 cents till the last season for two/three years. This
had been given on *kuththagai* by the *pannayakar* (*Tam.* Landlord) in their village for an annual amount of Rs.500/-. They were able to cultivate a variety of crops like paddy, millets, gingelly and pulses in this land and it was a profitable enterprise. They also got eight sacks of paddy in one harvest. But, the owner terminated the *kuththagai*, and the household could not get another land for *kuththagai* since they did not have the required amount, and also had lot of expenses like son’s education, going to *nallathu-kettathu* (*Auspicious functions and bereavements*), and *moi* (*Tam.* A form of gift) to take care of.

### 4.4.8 Getting Cheated

The poor are usually dependent on their labour as the primary basis of their livelihood. When they attempt to expand their livelihood base by undertaking new ventures, they face several problems and are vulnerable to getting cheated. R-4 says that they were cheated by the cooperative milk society from which they bought a milch cow. They were given a cow that was about to stop milking. They did not know about this and only after a few days did they discover that they had been cheated. They were only able to repay Rs.3000/- of the principal loan and by then the cow stopped milking. So they sold the cow and repaid the loan they had taken from moneylenders. R-11 owned dry land of fifty cents and wetland of one acre. They sold the latter and gave the money to a recruitment agency to send their son abroad for employment. But, they were cheated and lost the entire amount of Rs.10000/-. Though these instances of getting cheated are not solely confined to the poor and poor women are not directly affected, these women suffer the effects of these incidents.

Such instances not only weigh strongly in the minds of these women, injecting an element of pessimism in their dealings with the outside world, but they also have to bear the consequences of the economic loss, either as loss of property or repayment of loans taken for these purposes. The ensuing pessimism is of much relevance in the context of NGO interaction with these women, as in nearly all the study groups women recounted how the loss they had incurred by joining chit funds organized by outsiders, deterred them from joining the savings and credit groups promoted by the NGOs. Though this initial apprehension has given way to enthusiasm in most cases, these groups were formed after strenuous effort by the NGO staff at convincing these women, after long periods of deliberation among the women and with their husbands, and women joined with a sense of apprehension.
Instances of women joining the groups, after giving them and the NGO staff who were animating them a reasonable amount of time to prove their credibility, are numerous and show their cautious approach conditioned by their prior experience. Another important point that emerges from the interviews is that there still are women (and in some cases their husbands) who continue to remain sceptical and unconvinced about the credibility of NGO efforts, and therefore chose to stay outside the fold of any NGO activity.

4.4.9 Mounting External Loan

The poor lack any regular access to institutional credit, and their needs are also unique and not priority areas for formal credit institutions. Their financial needs are mostly consumption oriented; essentially to tide over the difficult situation when they do not get any work and find it difficult meet their basic needs. R-4 says that the family had taken an outside loan (kandhuvatti, High interest loan) of Rs.2000/- for their marriage, which the family has found it difficult to repay because of the lack of any surplus income and their continuing existence at a “less then subsistence level”. She adds that this loan has become a sum of Rs.9000/-. The family has also taken loans from moneylenders in a neighbouring village on a regular basis to meet the seimurai (Tam. A form of gift) demands. Now they have a huge debt and are not even able to pay the interest on a regular basis. R-10 had taken several loans from moneylender for the purposes of her daughter’s education and hostel fees. These amounts were about Rs.1000/- or 1500/- at 10 paise interest. She has not been able to pay either the principal or the interest, and these amounts have accumulated to a total of about Rs.15000/-. She managed to repay Rs.5000/- of this by taking a loan from her group.

4.4.10 Control over Institutions

Most of the institutions that have been created by the state to cater to the needs of the poor have often remained beyond the control of the poor, who are viewed as ‘beneficiaries’ of these institutions. Poor women are doubly disadvantaged both by their poverty and the predominantly male-staffing and male-orientation of these institutions. Many of these rural institutions, especially cooperatives and banks exhibit a distinct bias against the poor, exploiting their lack of information and social influence. This bias is more vehement when people of higher castes in the social

13 The interest rate is calculated per mensem for one rupee.
hierarchy manage these institutions and the poor beneficiaries happen to be dalits, as it is in most cases. The experiences of women who diligently sought to overcome their poverty through the help of their local milk co-operative society are illustrative.

We decided and took a cow loan for Rs.10000/- from the sangam and registered the pregnant cow we already possessed. We were having difficulty in selling the milk in our hamlet. We could sell the milk only at the neighbouring village. But, there was no bus facility to go there and neither could my husband go by cycle. So the option of selling the milk outside our hamlet was ruled out. For sometime we sold the milk to the milk society in the neighbouring village. But, they were not paying properly and there is still some amount pending. When I went and asked about this money, they said that I went to them voluntarily and sold milk and they never asked for it, so I have to wait till they get the bank cheque from higher authorities. They also told me that if I did not wished to sell milk to them there was no problem. I could not have argued with them. They were all high caste men and how could I speak and demand my money forcefully? Because of these problems we stopped selling milk to the society. What is the use of spending all our time rearing the cow and providing them milk freely? We have to spend a lot on the maintenance of the cow as the fodder we have is not enough and we have to buy additional fodder. Now we sell milk to whoever comes and asks us for milk in the hamlet and we consume the rest at home. Since we do not have much income from the cow we are repaying the loan we took from the sangam with other income. (R-9)

Denial of information to poor women in these rural institutions is reinforced by the experience of R-10. She had purchased a buffalo and two milch cows with a loan from the local co-operative milk society. She repaid the loans received for two animals and was repaying the third loan by selling milk to the society. After some time she wanted to know the amount of loan still pending, as she thought that the loan amount would have been adjusted by then. When she asked the clerk he told her to contact the manager of the society. The latter told that he did not have the accounts and would inform her later. But he has not informed her so far, and as she has not received any notice so far, while the other defaulters have received them, she thinks she has repaid the loan. R-10 says that lack of co-operation from the milk society and her need for money to meet family expenses forced her to sell these cattle to repay outside loan and for daughter's sadangu (Tam. Ritualistic function, here function marking girl's attainment of puberty) before joining the group. According to her lack of information on the details of her payment is hindering her from making other decisions involving financial commitment, as she is afraid that the society staff might suddenly come and demand money. What is interesting here is the anxiety that R-10 still has about her status vis-à-vis the milk society, whether she was a defaulter or not. This anxiety exhibited by her has to be understood in the
context of the loss of face she says she would suffer if the milk society staff were to take any action against her.

These examples related to co-operatives by any means do not imply that the problem is limited to this set of public institutions. R-44's experience with the district hospital is a showcase for the general trend:

My daughter fell sick and I took her to the General Hospital at Erode. They discharged the child after couple of days. I told them that the child is still sick. They said she will become alright and discharged her. Immediately after we returned home the child suffered again. So I took Rs.3000/- (money which we had after selling the buffalo) and went to a private hospital in Erode. In three days all the money was spent and still the child was not cured. So I had to return home. After this I went to Kodumudi, because it was nearer. The private hospital there was very helpful. They took money only for medicine and did not charge for the bed and injections. With my husband's wages I went to that hospital everyday. The child is better now and I take her to Erode for occasional check-up, which costs Rs.120/- per visit including all the expenses. (R-44)

4.4.11 The Caste Factor

A compelling feature of everyday reality in rural India is the varied manner in which the caste factor manifests itself. Though certainly not limited to the rural areas, the phenomenon in the villages of India has a pervading effect as a prime 'organizer' of village life. Consequently, women belonging to the dalit castes are in a disadvantageous position along with their menfolk in the social life of the village. The notions of pollution and purity result in men and women belonging to the dalit castes being discriminated against in everyday social interaction. While for men it manifests in the public in the form of the double-glass system in teashops, for women it is even more fundamental. They have to depend on the high caste women to give them some water, as they themselves cannot enter into direct contact with the water sources. Given that fetching water is the function of women in all the caste groups, as specified by the gender division of household work, women of dalit castes are dependent on high caste women to fulfil this task. Though in itself the task is physically demanding and women spend lot of time in it, for the dalit women the

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14 This came out clearly in an incident that took place when the researcher was interviewing her. When the interview was in progress, a van entered the village making an announcement about the recently declared policy of the state government to collect all the arrears due to the cooperatives from the loanees. R-10 stopped the interview and went to the van and brought a handbill that was being distributed and asked the researcher to read it and tell her whether there was any information concerning her in it. Surprisingly, she was the only villager to have approached the campaign van, though there were quite a few of them in the village at that point of time in the day. She was happy that this announcement provided her with an opportunity to again approach the cooperative society for clarification about her accounts.
task is doubly demanding as they are forced to expend more time by the
dependence on the high caste women. In addition, there are several other
restrictions on the mobility of dalit women and men within the precincts of the
village, especially when the area is contiguous to the temple of the village god or
goddess.

The triple disadvantage these respondents experience in terms of class,
gender and caste, work in conjunction and reinforce their powerlessness to deny
them any “voice” in these institutions. The above account of the sources of
powerlessness and disempowerment that emerge from the testimonies of the women
we interviewed offer us an outline that would help us to locate the manner in which
they relate to the efforts of NGOs to empower them. These experiences of women,
both prior to them joining the group and after it, condition their interaction with, and
action upon, the proposals and projects put forward by the NGOs.

4.5 NGOs, Poor Women and Empowering Structures

Empowerment is a process that has to necessarily address the pre-existing structures
of the society. These pre-existing structures not only bear the causes of
powerlessness and disempowerment, but they also sustain those features that
reinforce these. Such structures vary considerably in their form and influence. Some
of these structures and their effects that poor women have to encounter knowingly
or unknowingly in their everyday experiences are family, caste, village, patriarchy,
market, labour and wage patterns, etc. As we have sought to highlight in the brief
overview presented in the previous section, women find themselves at a
disadvantageous position in relation to these structures and in most instances neither
have any effective “exit” options from these structural constraints, nor the ability to
exercise their “voice” in a definite manner so as to bring about positive
transformations in these structures that reflect their interests.

In this context, the NGOs we studied have sought to create alternative
structures, distinct from the existing ones, to provide the framework for their efforts
at empowerment. These structures are significant for two specific, albeit in a sense
opposite, reasons. Firstly, these are structures that offer a hitherto denied space for
the marginalized and powerless to express themselves, interact with each other,
build confidence in their abilities and realize the enabling consequences of their
numerical strength and togetherness. In addition, these structures also provide the
basis for interaction between the NGOs and the poor women, thereby rendering the cooperative endeavour towards empowerment a distinct possibility. As we will argue below the resources provided by/in these alternative structures enable the powerless to effectively interrogate the constraints imposed on them by the pre-existing structures. Secondly, and in contradistinction to the previous manifestation, these very structures could prove to be constraints on poor women and possibly limit the empowering alternatives that could be thought of and acted upon. This rather seemingly negative outlook on the NGO-created structures essentially derives from the idea that, as a certain framework is set in place and rules and norms are fixed, agents within these structural parameters experience constraints and are expected to behave in a specified manner. In short, we are referring to the dual character of all structures as resources and constraints, even if they are, as in the case of NGOs, created and oriented towards ushering in positive transformations.

Given this dual nature of structures, we contend that, empowerment on the one hand and powerlessness and disempowerment on the other are implicated in the manner in which various agents with their vested interests seek to augment their resources and simultaneously overcome the constraints imposed on them. The limited nature of resources ensures that the resources and constraints are differentially distributed among agents and they have vested interests in the sustenance or transformation of the existing structural conditions. Accordingly, the structures created by NGOs too give rise to agents with different interests and stakes in the continuance of these structures. Nonetheless, to realize the objectives of the NGOs, that is to empower the poor women, these structures ought to be empowering not only in intent but also in practice. This means that NGOs have to continuously reorganize the structures they created to ensure their empowering potential, whereby there are fewer constraints on the agents labouring to bring about empowerment, including the poor women. Consequently, the nature of the structures NGOs have created and the course of their evolution are significant, for these elements decidedly condition the content and direction of the empowerment process.

All the three NGOs we studied have put in place structures that seek to empower poor women. Though they adopted varying strategies towards empowering poor women, the creation of structures that would further this process and ensure its sustainability has been paramount in their approach. In all the cases, the basic unit of the structure the NGOs have created are the groups of poor women, mostly
known as *sangams* in local parlance, and also as self-help groups (SHGs) or savings and credit groups (SCGs). In most instances, there is more than one group in a village, and the strength of these groups varies substantially from ten to twenty members.

There is significant variation in the evolution of these groups in the study NGOs. While NGOs II and III had a more or less similar standing for the groups in their structural set up, in NGO I the groups were conceived in a different manner. In the first two NGOs the groups were set up as the basic structural units of their programmes oriented towards poor women. These NGOs stipulate that a group should consist of fifteen to twenty members, while for NGO I it is twelve to twenty. The members of the groups should be between eighteen and sixty years of age. In NGO II there is a strict rule excluding unmarried women from the group membership. These groups form the basic unit of savings and credit transactions of the NGO. In NGOs II and III, some of these groups are joined into a cluster and some of the clusters are clubbed to form the federation. All the federations were further grouped to form a macro-level movement. These higher level aggregations of groups are meant to take collective decisions and for the groups to get to know each other's operations and experiences.

We have *sangams* in different villages. How do we get to know the happenings in various villages? In the *mahasabha* we get a chance to discuss this. Previously we did not have a *mahasabha*. We got the idea after a visit to the Thalavadi project of MYRADA (Mysore Rehabilitation and Development).

While the structures have remained more or less the same in NGO II and III, in NGO I there has been a significant reorganization that affected the character of the group. Initially the NGO did not have any credit programme and it was as stated above focused on conscientization and education of the marginalized sections. Consequently, it sought to create a group for the entire village, without any division on caste lines. In fact, the effort was to bring people of different castes under one umbrella forum in each village to address the basic problems and to build their awareness. But, with the NGO taking up state programmes it has been forced to break each of these village level groups into many smaller groups to facilitate financial transactions and meet the programme guidelines. The NGO faced several problems due to this reorganization and there was also in some villages, resistance

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15 In this study we refer to these SHGs and SCGs as "groups" by their generic term, and in the statements of women members and staff as *sangams*.

16 Interview with the Vice-President of the credit collective promoted by NGO III.
from members to this move. The secretary of the women’s movement promoted by
the NGO gives a graphic description of their predicament, and the attempt of the
NGO to address the ensuing problems.

Previously we had only one sangam in a village. The intention was to build a
sense of togetherness among the people who were otherwise divided for
many reasons. In 1996 NABARD wanted us to divide the village sangams into
smaller groups to offer loan and facilitate other financial transactions. We
refused to do so, because we brought these people into a single unit with
great difficulty, and if we divided them into small groups it would defeat the
entire purpose for which we brought them together and initiated awareness
building measures in them. Moreover, given an opportunity people would
divide on caste lines and we just did not want that to happen. Now with us
taking part in the government initiative to build SHGs (Self Help Groups) and
empower women, we have been forced to divide our groups. When we
sought to divide them there were lot of problems. We were clear that all our
work against the caste divisions in villages should not go waste due to this
division of the sangams. So at the organizational level we decided upon a
mechanism. We put the first twelve names in the list of village sangam
members, according to their rolls, in a group. We thought by doing this we
would be able to prevent any division along caste lines. But despite this there
were problems. Now people give the excuse that other group members are
far off and it is difficult to meet. This has never been a problem before, when
the entire village was a sangam and people moved from different parts of the
village to assemble in one place for the meetings. These are all reasons that
they give to justify their division along caste lines. For instance, we divided a
village sangam (the one to which one of our study group belonged) on the
basis of their serial numbers. But they again reorganized themselves along
caste lines....

According to the government scheme there have to be weekly meetings and
people have to live in a locality to facilitate such meetings. People have
started citing this as the reason for their division along caste lines. To solve
this problem we decided on a new mechanism. We have told them to
conduct three meetings (out of the mandatory four in a month) in their own
group and for the fourth meeting to assemble as a village sangam, with all
the groups in the village coming together. We have given the idea, but the
outcome depends entirely on the staff and their ability to manage the
workload. To tackle this problem of workload and non-availability of the staff,
we have asked our panchayat level staff to support them. Therefore, we
have started having panchayat level leaders drawn from the village sangams.
Each village sangam has a president and secretary who form the members of
the general assembly at the panchayat level. 17

Consequently, now the NGO has many groups in a village, and is labouring to give a
fresh lease of life to the village level groups, which are fast becoming defunct.
Similar problems of division of large groups into smaller ones also come from NGO
III, especially with respect to the older groups that were started before the rules for
SCGs were formulated. But, the NGO I differed from the other two NGOs which were
more in favour of homogenous groups, rather than ones consisting of an assortment

17 Interview with the Secretary of the women’s movement affiliated to NGO I.
of castes. But, there were exceptions in these NGOs too where groups had members from high castes and dalits.

In all the NGOs the leaders at the higher level of organizations are selected from the groups. In NGO II there was a uniform system of leadership in all the groups, and each of them consisted of a president, secretary and a treasurer. Each of these groups also had a group accountant, who was responsible for writing accounts and was paid by the group. One accountant looked after many groups. From among the members of the group the executive committee members of the cluster organizations were selected. Each cluster had an associate and accountant, who were overseen by the cluster executive committee. The latter also involved themselves in problem solving in the groups of their cluster. The federation too had an executive committee, whose members were again selected from the groups of various clusters. Above the federation was the movement for which the executive committee members were selected from the various federations. While there was contiguity between the staff structure and people's leadership at various levels of organization in NGO II, there were differences with respect to the other two NGOs.

In NGO I the groups had an animator and a representative. The groups also employed an accounts writer when there was no literate member in the group and paid the person. From among the group leaders the president and secretary for the village groups were selected. The leaders of the village groups formed the general body of the panchayats. Ten leaders from the panchayat level formed part of the executive committee of the women's movement, which had 37 members. The leaders of the village level groups formed the general body of the women's movement. Organizationally there were panchayat level staffers who were in-charge of the groups under each panchayat. Above the panchayats were cluster in-charges, who formed the executive committee members of the NGO.

The NGO III had different types of leaderships in the groups that were part of the state programmes and those which were not. In the former there were three leaders at the group level – an animator and two representatives. In the latter groups also there were three leaders but only two of them, namely, president and secretary were annual leaders; other than these two there was a monthly president for each group, which was a rotational leadership position held by all members by turn. These groups were grouped into clusters and the leaders for the clusters, the federations and the movement were selected from the groups. The NGO had eight field units comprising of many cluster level staff, who were in-charge of the groups.
There were also considerable variations in the number of group meetings held in each NGO, and even within a single NGO. While each group met at least once in a month, there were also groups that had fortnightly and weekly meetings. Though all the groups that formed part of the state programmes were supposed to have weekly meetings, this rule was hardly followed and both staff and group members expressed difficulties in doing so. We have already mentioned problems with regard to NGO I. In NGO III also there was a system of joint group meetings. Initially two or three groups met together, but later all the groups in a village met together. "The village sangam meeting was organized so that each sangam knows about another's problems and the good work they do".\textsuperscript{18} The joint meetings did have beneficial effect on the functioning of the groups and women were able to collectively influence outcomes. But this has been discontinued recently for partly reasons of workload burden on staff and the disinterest of the members. This is what a cluster in-charge had to say on the joint group meetings.

Previously we had joint sangam meetings to discuss public problems common to a village. We stopped them six months back. Since there are a lot of loan transactions now and more work, we are not able to pay attention to this meeting. In one instance, in a joint sangam meeting there was a complaint from a woman that her drunkard husband was ill-treating her. All the members went and questioned her husband and after that the woman got some respite from the daily agony she was suffering.\textsuperscript{19}

The groups affiliated to the NGO also had fortnightly meetings. Of the two meetings in a month, one was used for financial transactions and another to discuss issues of common concern. But, gradually the second meetings where issues were discussed have been discontinued. Again, the disinterest of the members and the irregular participation of staff are the reasons offered for this.

The second meeting was to discuss problems. We had it for 4-5 years. But, for the last 2-3 years we do not have it. We merged it with the other meeting. Only if the staff come we can have it, otherwise it is not possible to take the initiative because people will not cooperate.\textsuperscript{20}

All the members do not take the same interest in the sangam meeting. They do not attach importance to this meeting. Only loan priorities are dominant in many cases. So it was decide to have public issues discussed in the savings meeting itself and to discuss it before collecting the savings.\textsuperscript{21}

Consequently, the groups belonging to NGO III only have monthly meetings. In NGO II the groups had either monthly or fortnightly meetings.

\textsuperscript{18} Interview with NGO staff, cluster in-charge, NGO III.
\textsuperscript{19} Interview with NGO staff, cluster in-charge, NGO III.
\textsuperscript{20} Interview with federation leader, NGO III.
\textsuperscript{21} Interview with NGO staff, cluster in-charge, NGO III.
4.5.1 Women's Groups as Transformatory Spaces

The group is the most critical rung in the structural innovation of the NGOs. It provides the vital link between the NGOs and the poor women. The significance of these groups has to be understood from the vantage point of the previous absence of any effective associational forms for poor women in the rural landscape as would provide them an opportunity to think and articulate their interests as women. Though there is evidence of several informal forms of association among women, they were part of the traditional village system, mired in primordial cleavages like caste and in some cases kinship groups. Consequently, these associational forms were not oriented towards offering a space for women *qua* women; indeed, on the contrary they were defined by traditional socio-cultural markers.

The groups promoted by NGOs differ from these forms of association, since they offer a space for women where they can articulate their interests as women. Here a caveat needs to be entered, since the mere existence of groups does not imply that in all instances the interests of women are aired and form the basis of their activities. But, what the groups do offer is a possibility for women to articulate their interests as a collective. Thus, the groups created by NGOs offer an organizational “exit” to poor women, but whether the potential evident in this alternative space fructifies into their “voice” is contingent upon many other factors that are not wholly endogenous. Within the precincts of villages this is a significant development, because women have traditionally been excluded from all forms of village decision-making, and merely perform specific ancillary functions on social occasions like village festivals. As institutions, the groups offer a *transformatory space* in three distinct ways. At the first level it provides such a space for women in general, at a secondary level for dalit women who seek equality with other women, and finally it enables these women to assume positions of leadership parallel to the traditional leadership from which they were totally excluded.

4.5.2 Women's Groups, Gender and Transformatory Space

The most fundamental structural feature of groups is the exclusion of men from their proceedings. Husbands and other male kin of women members were not allowed to influence the proceedings of the group. The NGOs and the staff took substantial care in this regard. Other than the normative goal of providing a space for women, the exclusion of men also had practical importance for the NGO, since the interference of men is perceived as a threat to the cohesion of the group and a probable cause for
its break up. The members themselves exhibited the consciousness that men should not be allowed to interfere in the group meetings. While in some groups even the sheer presence of men was objected to by women, there were other groups where members made a distinction between the presence of men as curious onlookers and their interference. In the latter set of groups men were allowed to sit on the sidelines and watch the proceedings.

In our field study, there were also a few instances when the husbands of women ‘attended’ the meetings, but they were there as proxies for indisposed wives, and merely to pay the savings and loan instalments on their behalf. These men sat distinctly separate from the group and merely paid the money at their turn. It is important to point out that though ‘exclusion’ and the ‘inactive participation’ of men on behalf of their wives is on the basis of gender, these women did make a qualitative differentiation between the male staff and other male visitors to the group, including the researcher, on the one hand, and men belonging to their village and members’ households on the other. While the former category was considered as individuals connected with the group, men belonging to their locality were viewed as having nothing to do with the functioning of the group. The most explicit manner in which this differentiation was given effect to by women when they assembled for the meeting was the sitting space ‘allotted’ for the male staff or visitors, which was invariably inclusive in nature as part of the meeting.

Two further considerations that issue from the field study are pertinent to be noted here. First, though our argument has so far pointed to the institutional ‘space’ that women have been provided by the groups, another equally cardinal ‘spatial’ dimension is the physical location of the meetings. In our study groups, and in nearly all the other groups visited during the lateral survey to understand the broader pattern of group functioning, the meetings were held in a common place, be it a school, balwadi, temple, and in some cases the roadside. This phenomenon of women assembling in public sight in a common place, and excluding men from the same gathering is alien to the rural landscape. This act of meeting every month, and in some cases every week, at a common place by women is significant as an act of asserting their prerogative to meet freely without the traditional restrictions. This is more so in those instances when women met in the night, since there were norms that prohibited women from venturing out of their houses after dark. Some of our respondents did refer to opposition from their husbands, and in certain instances their fathers-in-law, for going out of the house to attend meetings. The curious fact
was that these meetings were held in their own villages, and very few women who resided on their plots of agricultural land had to trek some distance.

All the NGOs insist that the meetings be held in some common place, the reason being the intention to prevent any one member from gaining the upper hand in the proceedings merely because the meeting was held in her house or on her property. NGO staff take sufficient care about this aspect because they have to face the consequences of any problem that would arise as a result of conducting the meeting in a member's house, which could even result in the break up of the group, and they are answerable to the officials for the disintegration of any group. In this context, it would be pertinent to narrate an incident that proved the importance of holding the group meetings in a common place. In one of the group meetings (of NGO III) that the researcher attended as part of the lateral survey along with a male staff, the meeting was held in the veranda of a member's house. As the meeting was being conducted and the savings money collected, the husband of the member in whose house the meeting was conducted started disturbing the proceedings. He was drunk and started passing loud comments at his wife for not giving him money, but paying her dues at the group. Apparently the woman had refused him when her husband had asked for money to purchase liquor, saying she did not have any money. His wife and others in the meeting ignored the comments passed by him. After agitatedly walking into and out of his house a couple of times, he came and slapped his wife. At this point, the staff and a few elderly women in the meeting scolded him and only then did he go inside the house. Immediately, the matter of conducting the meeting in a common place was discussed, and members expressed the difficulty in conducting the meeting in other places. The point to be noted here is that despite the man disturbing the meeting, the staff or other members could not control him because the meeting was held at his house. This underlines the importance of women conducting their meetings in a common place.

Second, the exclusion of men from the meeting space does not imply that women did not seek the cooperation of their husbands in group matters. This issue came to the fore in GRO VI, where women sought the cooperation of their husbands for irrigation and in other farm work on the land they were jointly cultivating. Though men were involved in the economic enterprise, they were not allowed to participate in the group meetings. The farm work was divided among the members and it was their responsibility to send their husbands for work or else they had to pay the wages of a male labourer.
In sum, the group offered women a distinct space, both institutional and locational, from which men were excluded. This was despite the fact that these meetings in many instances were limited to financial transactions like savings deposits and loan repayment, and gender issues were not directly under discussion. Even in those rare cases when men were allowed ‘inactive participation’ on behalf of their wives, it was on the terms set by women and not – as in traditional forums – according to the behavioural norms designed by men. The sheer act of designating a common place in the village landscape as theirs by women for a specific time and on a regular basis is definitely an act of assertion and the exhibition of a challenge to existing power relations, as there was no such possibility in the traditional village set up.

4.5.3 Women’s Groups, Caste and Transformatory Space

Another transformatory manifestation of the group is the space it provides for dalit women, who have been facing double discrimination as women and dalits. The dual features of patriarchy and caste system ensured their inferior social status. Therefore, dalit women were traditionally looked down upon and discriminated against by other women also who belonged to high castes. The group offers a space where the dalit women are able to interact with other women of higher castes on an equal footing. It needs to be emphasized that the NGOs superimposed their alternative structures with the group at the base on the traditional structures that were overtly discriminatory. Consequently, in our field survey, we found that even while the traditional structures of caste discrimination remained intact in most regions, within the institutional space created by the NGOs they were showing definite signs of losing their force, as was evident from the accounts of NGO staff, women members and an observation of their behaviour in meetings and on other occasions of interaction.

The most important manner in which the transformation in the caste dimension manifested itself was the inter-dining among the women members in the meetings and at the training sessions conducted by the NGOs. Accounts of NGO staff show that they had problems in bringing about this change among the members and the strategies adopted by them in this regard, as well as the resilience of caste distinctions still in place.

Sometimes caste problems do arise in the sangams. We are always careful to address these issues as and when they arise. Previously the BCs would not have gone to the SC streets. Now because of the sangam BCs go to the SC streets, and the SCs are more free and comfortable in their interaction with the BCs. I should say the BCs have started to accept the SCs. Previously the
BCs were against the SCs wearing good clothes or riding a bicycle. Now these things have changed. At the Training Centre all of them eat from the same plates. Immediately after we started the movement, in 1991-92 there was a problem. The BC women were eating from banana leaves since the SCs were using the plates available at the Centre. We were concerned and wanted to address this problem. So we gave them training and awareness, and over a period of time things have changed. This change is visible in their everyday life. Previously, due to caste reasons, the BCs did not touch the drinking water that SCs had touched. Now this has changed. Now they drink water at each other’s house. But every thing has not changed. They still do not go into each other’s houses. If the SCs are educated and are outsiders the BCs allow them into their houses, even if they know that the person belonged to a SC caste. But still the local SCs are not allowed inside their houses.22

Another aspect that is of considerable importance for dalits is the leadership position they gain within the structures created by the NGOs. Even though many of the groups are formed on caste lines, when the leaders of these groups meet in higher levels of organization, like the cluster or the federation, they sit together and discuss their common concerns. In such meetings the dalits are in positions of leadership and the high castes are mere members. This ‘reversal’ of power relations in favour of the dalits has a significant effect on their confidence, and brings in them an eagerness to question caste-based inequalities in their everyday experiences. The NGOs have made a conscious effort to bring about this change, as is evident from the following statements.

Our initial focus was only on the poor rural women and not dalit activism. But, espousing dalit rights and placing them in positions of leadership create vigour in them. Bringing dalits into the mainstream in an appropriate forum is very important. This cannot be done in the prevalent village forums where there are traditional cleavages between sections of rural society. Hence, village bodies and panchayats do not offer much scope for their mainstreaming. Consequently, we need to think of alternative forums, and a grassroots federation is certainly a distinct alternative. It is definitely possible to place them on equal terms within these federations.23

Our group formation was first done among the dalits, because we thought we should first work among the most oppressed sections of the society. Our effort was aimed at addressing the inhuman existence imposed on them by caste discrimination and to make them live as human beings. They have been oppressed for generations and needed space to express themselves. We wanted these people to gain positions of leadership in the society where they always have been forced to be dependent on others. For this specific reason we initiated the sangams among the dalits, and now the leadership of the women’s movement is in their hands. I am sure if the backward castes had been mobilized in the initial stage, then the leadership today would remain with them. The rich usually do not come to us at the initial stage. Only when they face problems and need external help they come to us and we move in to address their concerns....

22 Interview with the Secretary of the women’s movement affiliated to NGO I.
23 Interview with the Executive Director, NGO III.
Mostly the sangams have one leader from the SCs and another from the BCs. We mostly have SC presidents because they were the first to join the sangam, and the BCs are the secretaries since they are literate. If we have one leader from SCs and another from BCs, it is very useful for purposes of communication. Even if the people select the leaders from the same section of caste (either BC or SC), we advise them to have one leader from the other caste. If we have either exclusively SC or BC leadership it results in problems of communication.²⁴

Some of the dalit women who were in leadership positions attached much importance to this change in their respect and status. "Now high caste women call me leader".²⁵ Many of these dalit women took the initiative to question caste-based violence or discrimination in their localities.

4.5.4 Women's Group, Transformatory Spaces and Alternative Leadership

The third transformatory dimension of the groups is the manner in which these provided women with space for leadership. In the traditional village system, women were secluded from public forums and wherever they participated it was in a marginal way and according to the terms set by men. Its male members represented the household in village assemblies and there was no scope for women to occupy positions of leadership. Their male kin essentially mediated the relationship of women with the external world. The group altered this traditional lack of leadership positions for women and offered them space. As seen above, there are levels of organization that have been created by all the NGOs. Women were selected from the groups to these various positions of decision-making. The experience and confidence they gained in these forums were reflected in their active participation and contest in the political arena, especially the panchayat elections. The existence of a structural network enabled many women to confidently contest the panchayat elections since they were sure of the support they would receive from the members.

Women gained greater respect and acceptance in the local community, when they were able to intervene successfully in village disputes. The fact that many of these disputes were vexatious and defied easy solutions, despite attempts by defied traditional leadership in the villages to solve them, gave substantial prestige to the women's groups when they solved them. Interestingly, in many of these instances, women have successfully used the membership of women belonging to the rival sections of the village in the women's groups to arbitrate on these matters. Women stated that they first discussed the issue among themselves in the groups, and after

²⁴ Interview with the Secretary of the women's movement affiliated to NGO I.
²⁵ Interview with cluster leader, NGO III.
the groups accepted a solution, they approached their husbands and created a favourable environment for a possible solution. Finally, when the response from their husbands was encouraging, women made a more open effort. Another method through which women gained leadership role within their community was their ability to successfully articulate and realize those basic needs which were of benefit to the entire village. There are many statements from women as to how they were able to get a particular demand fulfilled after the failure of the men in village to do so. Any success in these efforts placed women at an advantageous position within the village and vis-à-vis the traditional leadership. Another interesting aspect of the leadership role is the expectation among the local populace that if there is any problem they can approach the group, especially when it involves issues of women’s rights. Previously women were afraid to go to the officials with their problems and many of them did not know whom they should approach. But with the existence of women’s groups in the locality, women now know that these groups will take up women’s issues and approach them effectively if the need arises.

The husband of a sangam member was a liquor addict and he tortured her. She told the sangam and members went and asked him. He stopped torturing and has lessened his drinking.26

Other than this structural feature of an institutional-locational space, there are distinct functional aspects of substantial import for the empowerment of poor women that are rendered possible by the existence of the group. Women reported that they had gained awareness and undergone an attitudinal change. The NGOs used the groups as the basis of their efforts to impart an attitudinal change in women. As is evident from a reading of the minutes of the group meetings, issues like gender discrimination, education for girl children, infanticide, dowry deaths, sanitation, etc. were repeatedly discussed in some of the meetings. With greater interaction with members belonging to other areas and state officials, women gained in confidence and self-belief in their ability to articulate their interests and realize these. The organizational levels created by NGOs also function as channels of communication, where women get access to information about state programmes and whom they should approach and when. Women utilized the groups to demand basic amenities and to apply collective pressure on the state officials to respond to their claims through acts of protest. Their collective confidence enabled them to gain

26 Interview with the Vice-President of the credit collective promoted by NGO III.
access to public institutions and assert their claims there. A cluster level leader describes the general change she sees in the attitude of women as follows,

Previously there was a lack of ideas. Women were also afraid to go out. They were not able to transact any financial business outside. Men used to mockingly ask, what do women know. They used to tell women that they would know things only if they went out and took loans from others. Only if the men were in a good mood they were accommodative, otherwise they used to scold us saying what women know. They used to tell us that men were taking all the pains to get loans from outside and feed the women at home.

Now the position has changed. We in the sangam save money, and take loans even from banks. We are poor and even if it rained we did not enter the bank for shelter because of fear. But now this has changed. We are bold and go to the bank and transact financial business. The courage among women has increased a lot due to the sangam. Previously only the rich and educated used to go to the bank, but now even poor people like us go to the bank because of the sangam.27

4.6 GROs as Institutions of Empowerment

This section focuses on the functioning of the study groups and the group dynamics involved therein. As the basic institutions of empowerment promoted by NGOs, these groups occupy a prime position in the entire process of empowerment. The manner in which the aspirations of individuals are accommodated, and their participation, both quantitative and qualitative, are of much significance. Women belonging to GROs III and V reported that there was some form of a savings arrangement even before the NGO approached them with the proposal to start the group. Nonetheless, their functioning and experience in the groups promoted by NGOs differ considerably from those of the informal groups that existed previously.

4.6.1 Group Formation and Member Perceptions

Members of the groups mentioned various motivations for them joining the group. Naturally, the NGO staffers have played the most crucial role in the formation of these groups (see figure 4.2). From the accounts of the women and the staff we interviewed, it is evident that women initially had apprehensions about joining the groups. Their fears ranged from those with a material basis, such as being cheated by “outsiders,” to the compulsion of having to travel and stay outside their houses overnight, which expressed the fear of violating social norms and not fulfilling household responsibilities.

27 Interview with cluster leader, NGO III.
When I started the four new sangams, some of the women were reluctant to join the sangam and attend its meetings in the night and to stay out overnight. They said that their husbands would scold them and not allow them to do so. I convinced them that such problems will not arise and even when they have to stay out in the nights there will be many women along with them and would not be left alone.  

When they asked me to join in the sangam, initially I refused since I thought that it would involve lot of travel and other things. It would have been very difficult for me to travel outside for meetings and stay overnight, since my children are too young and my husband because of his work compulsions never stays at home regularly. But, later a leader in another sangam explained to me that it was not so, and told me about the benefits. Only after that I decided to join. (R-22)

Figure 4.2 Motivation for the respondents to join GRO (in %)

Interestingly, in some cases the local youth have played the role of convincing the women. The youth have helped the NGO staff to allay the fears of women.

Two of our village men came to houses saying that NGO staff was asking the women to join as a savings group. They said that it would be beneficial to all of us. But, all of us were reluctant as we thought they would ask us to attend meetings and go to different places. We were told that it was not so and we have merely to come together and save money. There was also a lot of suspicion on the whole scheme, as we have had bitter experiences with outsiders who come and ask us to join in some chit. They cheated us and vanished with our money. But she said that there need not be any worry in this regard as the entire money of the sangam will remain with themselves and can be given as loan to those who are in need of money, and with the interest the money will also grow. (R-9)

Though many women stated that there was opposition from their husbands when they approached them with the proposal of joining the group, the encouragement given by some of these youth is noteworthy, since women valued

28 Interview with NGO staff, cluster in-charge, NGO III.
this initial support. The importance of this contribution by local youth emerged distinctly, when a youth volunteered to write the accounts for GRO III where all members were illiterate, and it is notable that this was the first group in the area, which later contributed significantly to the beginning of groups in the neighbouring villages. The older groups have played the critical role of providing examples of success that gave confidence for other women to join as groups. Here it would be pertinent to point out that NGOs have often approached the groups in an area for their further expansion and to start new groups. This is evident from some of the resolutions entered in the minutes of group meetings.

It was decided that more people should be encouraged to join the sangam – only if we have more members can we face any problem boldly and succeed.29

A third group has been started in the village and they have started saving. Our village is big, so we can create ten more groups. If there are more groups we can get involved in problems very boldly. Our enemies will also be afraid. We can start five groups, three among BCs and two among SCs. If started then women can get involved in women’s problems and anti-liquor protest. Our village will also improve economically.30

These GROs also had to allay the apprehensions of women whom they approached to join as groups. But, having the experience of being part of a group and also belonging to the locality these women had an advantage over the NGO staff in convincing other women.

When we asked some of the women in our village to join in the sangam they refused to join saying that the outsiders (NGO) will swipe our money. They thought so because before this many of us had joined in many chits organized by outsiders and they all vanished with our money after a few months. Now all these apprehensions are gone and women are clear about what the sangam is. Those who refused to join are in fact appreciating us. They also ask for loan from the sangam, but we refuse to give them (R-25)

The women we interviewed expressed differing perceptions on their groups. These perceptions are important since they reflect the expectations these women harboured about the group. Women also employed this understanding during the group meetings to advance their claims or to stall a move that was against the principle of a group effort. On the financial side, women perceived the group, as a safer way to save their money and to avail loans for their emergency needs. While some of them were vocal and expressed the need for the involvement of the group in social issues and those concerning women, many of them viewed the group solely in terms of the monetary aspect of savings and credit distribution. Some women

29 Group Minutes, 3-3-1999, GRO II, NGO I.
30 Group Minutes, 3-12-1999, GRO II, NGO I.
even expressed the effect the group has had on the gender relations in general. For these women, the group is also associated with the increased respect and status they have in their community.

The *sangam* is there to help members in emergency situations. One of the members in our *sangam* had arranged for a marriage suddenly and did not have the required money to conduct the function. So she took a loan from outside at 10 paise interest and conducted the marriage. Now we are planning to give her money from the funds available with the *mahasabha* (R-44)

In the *sangam* we get loans for our various needs. There is no pressure to repay the loan at one go, and we can repay the loan in instalments according to our convenience, whereas if we take an outside loan we will have to repay them the full amount and cannot repay them as and when we have some money. We get money for our emergency needs based on our savings and later we will also get the savings amount, so there is no loss for us. With loans from the *sangam* we have managed to buy two cows and with the income we get from these we are able to meet the basic expenses of the family. There has not been much progress, but at least our life is much more stable compared to before and there are less day-to-day anxieties about availability of money. (R-26)

Now we are living without expecting men for everything. Now ten people take loan from us. There are people who ask for money from the *sangam*, but we say that we don't give loans to outsiders. They even ask if we don't trust them. We tell them that it is a rule and we cannot break it. The *sangam* has developed us to this extent. From the time when we were looking for other people to lend us some money, today we have started lending among ourselves, and others including men are asking for our help. This change has been possible only because of the *sangam*; otherwise there was no other alternative for us. (R-25)

If anything happens to *sangam* members, we will all go and ask, but we won't interfere in other village matters (R-47)

Another interesting dimension of the perceptions women had about their groups is their *imagining* of the future of the groups, and their own lives in relation to that. Most women perceived the future in terms of an increase in savings and loan distribution, accumulating wealth and progressing in life. In the perceptions of these women, progress had a preponderantly material component. This materialistic perception reflected their state of poverty and some of these women talked of their "right" in the group to get loans, which is not possible otherwise. For them the group has provided a significant relief from their dependence on others for loans.

If we save more then we will get more interest, by lending that money among ourselves. Our money will also increase if we do this. This way we all can profit more from the *sangam*. (R-22)

We can improve the *sangam* by dividing the money that has accumulated so far. We can leave the interest that has accrued so far in the *sangam* and divided our savings principal. Then we can increase the amount of savings from the present amount of Rs.100 per month to Rs.150. If we have more
savings then we will have more money to rotate among us, and by lending more money we can get more interest. This would also mean correspondingly we could get more loans from the cluster. We can also create more assets for ourselves, and satisfy all the essential needs of the members like food, housing etc (R-11).

We can improve by availing loans which are given for lesser interest. If we keep saving regularly, our savings amount will also gradually increase. If we have more money, we can give it as loan to meet all the emergency needs of our members like marriage, for lesser interest. They need not go looking for money outside which they will get only at a higher interest. (R-47)

With the formation of the sangam, and the possibility of taking money from the sangam, our problems have been resolved to some extent. There is a slight relief now. Previously we were solely dependent on our wages to run the family. Whenever there was a shortage of money or there was no work for a period of time, the only other means left for us to seek a relief was by taking money from thavanaikarar (Tam. Moneylender). These loans were at a high rate of interest. But, with the formation of the sangam, we are able to take money for our household needs and also to repair houses and conduct marriages. Even I am thinking of asking for a loan from the sangam for my children’s marriage. In the sangam we can ask with confidence and as a right. But it is not the same outside (R-7)

There were other women who emphasized the solidarity that has been brought about by their participation in the groups as the most important feature that would ensure their progress in life through their groups. The nature of the activities that a group has been involved in has a definite effect on moulding the perceptions of women about the future relevance of the group and its manner of functioning. For instance, while in other groups women tended to highlight the material aspect, in GRO VI, where members were jointly cultivating land and earning profit in terms of food grains for their households, members prioritized the togetherness and collectivity of their group as the most important aspect for their future development. Some of their statements are presented below.

We can improve our sangam by being together like now. We can cultivate more land and get profit. We can get loans and lease land instead of cultivating it for sharecrop. This will give us more profit and we all can progress in life. (R-45)

We should all be together. Then we can do anything we want. (R-53)

We can certainly improve through the sangam. If we all remain together, we can get more profit by cultivating land. If we cultivate more land then we all can be in a better position than we are now. (R-56)

Nonetheless, all the women respondents did not share this positive conception of the role for the group in their lives. Again, these negative perceptions emanate from women belonging to groups that belonged to dry regions, where there was a lack of
opportunity to increase their income, and their group loans were used mostly for consumption purposes.

We are in the same position as before. Both of us (self and husband) cannot do heavy work and hence earn very less. Only our son works and earns on a regular basis. We have also sold off the land we had. So there is no improvement. (R-15)

No we cannot improve the sangam, we can only be in the same level. How can we improve if we don't have any work and income? We can get loans from the sangam, but what will we do with them? There is no rain and all our (agricultural) fields are lying barren. What can we do with loans when there is no rain? Only if there is cultivation, we will get work regularly and there will be some income for us to repay the loans we take and live with respect...

Except water we have to purchase everything. So the situation is as it was before. We work and with the meagre income that we get we meet our needs with great difficulty. You are asking about a change in our living standards; how can there be any change when we earn so little? We cannot take large loans because we earn less and there is a lot of difficulty in repaying loans. May be in future when we get more work and earn more we will avail loans and progress. (R-19)

Another perception of women that was of much consequence for the future of their groups and the empowerment process pioneered by NGOs is the break up of the group. To cast off their initial apprehensions, the NGO staff had told many of these women that they could divide their savings after a few years. Some women interpreted this as disbanding the group after sometime. The pending loan repayment of the group has in some places prevented such break up. The NGO staff, who were accountable for such break ups, adopted the strategy of giving repeated loans to the groups so that they cannot disband without repaying the loans. This strategy acts as a deterrent against those women in a group who demand a division of the savings amount, because the loans a group can get depends upon the amount of their savings.

We all have children and our savings will help them. As such we do not productive assets like land. We were told that we could separate after a period of five years. But, we have not done so because we have pending loan payments to the cluster and the bank. (R-12)

Nonetheless, women were overwhelmingly against disbanding the groups, and expressed their desire that the group would continue into the following generations. Some of the original members had retired from the group and put their daughters-in-law as members in their place, others expressed their intention to do so.

There is no question of dissolving the sangam. Till we have our ability to save we will not dissolve it. There is no idea to dissolve in the future when we are old; instead our daughters-in-law will replace us in the sangam. (R-45)

We don't want to dissolve the sangam. We are thinking of continuing it through our children. (R-50)
Most women categorically stated that they would not withdraw from their group even if their husbands demanded so, because they have got a lot of benefits and would not want to lose them. Many of these women made an express link between the progress of their households, and their membership and participation in the groups. Interestingly, the interpretation of benefits is not limited to monetary improvement, and extends to other aspects of life like "comfort", "habit of saving", and "togetherness".

I have never thought of withdrawing from the sangam. It is beneficial, and I am confident that however much the savings amount is or the loan I get, I will be able to repay it. So why should I withdraw? My husband won't ask me to withdraw. Even if he asks me to do so, I won't. Instead, I think I should be more responsible and get more loans to fulfil all our needs from the sangam. (R-18)

Why should we disband our sangam? We want to progress further through the sangam and lead a more comfortable and neat life. (R-42)

We don't have any such intention of disbanding the sangam. Why should we disband it? Only if we have the sangam there will be solidarity among us. Now all the members from our sangam go as a sangam tor harvesting. Our husbands also say that they will help us in the evenings after they return from their daily agricultural work. This togetherness is there only because we belong to the sangam (R-44)

No, we won't dissolve the sangam. We have got into the habit of saving money now, and it will be difficult to leave this. Previously I was afraid to talk to anyone. Now even giving this interview is big change... We will remain in the sangam forever. They tell us a lot of good things. We have understood many new things and they keep encouraging us to progress (R-51)

We will remain in the sangam till our death. We have the capacity to work and save, so we will continue to remain in it (R-54)

We don't have any plans to disband the sangam. We are thinking of telling others to join. We told a woman to join and after six months she has joined the sangam (R-43)

Even if the NGO asks us to dissolve this group, we will not dissolve it. We are thinking to continue our savings and deposit them in the bank (R-53)

There were others who wanted a "valid reason" from their husbands for them to withdraw from the group.

If the situation is difficult and there is no work, and if my husband suggests that it is difficult to pay money to the sangam, then I have to listen to him and withdraw. But, if he merely asks me to withdraw and the situation is not difficult then I won't withdraw (R-13)

Some women perceived their participation as sort of 'moral obligation' and talked about the loss of respect if they withdrew from the group.
No, I won't withdraw from the sangam. I will lose respect. I will be in the sangam till I die (R-49)

This overwhelming attitude of women in favour of their continued membership in their groups is reflected in the small number of members who have withdrawn from these groups. Also significant is the fact that a high percentage (95%) of women were the members of their groups from the beginning of these organizations (see figure 4.3). The fewer withdrawals (except for GRO I, where the absence of a robust savings programme and credit facilities till few years back had motivated the withdrawals) and higher proportion of membership retention show the favourable opinion women have on their participation in the group activities.

4.6.2 Functioning of the Groups

The GROs have been promoted as democratic institutions by the NGOs, where all the members take an active part in the activities of the group and no single member is in a position of domination over others. The democratic character is also important to keep the groups intact, as any domination and the ensuing dissension would result in members withdrawing from the groups and it becoming eventually defunct. We investigated the democratic characteristics and the nature of participation of members in the activities of the GROs.

The most important feature of the grassroots is the active participation of all members. Naturally, all the members do not have the same capabilities. This variation in individual capabilities notwithstanding, it is important that adequate space is provided to all the members to voice their opinion in the meetings, a vital consideration for the empowerment process where power relations are unerringly implicated. Figure 4.4 presents the findings across the groups for a specific aspect of participation – members speaking in their group meetings. While a total of 71% of members speak in their group meetings, for the GROs promoted by NGO I, namely GROs I and II, the percentage is significantly lower compared to the other GROs. The reasons for this variation are two-fold. First, there seems to be a fair degree of correlation between the literacy of members and the confidence to talk in public and their actual participation. The percentage of illiterates in GROs IV, V, and VI (63.64%, 64.29%, and 60.00% respectively), where a relatively higher proportion of members speak in their group meetings, is considerably less when compared to that of GROs I and II (83.33% and 80.00% respectively).

Figure 4.3 Respondents who are members from the beginning of the GRO (in %)

Figure 4.4 Members who speak in GRO (in %)

Figure 4.5 Reasons stated by respondents for not speaking in meetings (in %)
The crucial influence of literacy and those related factors primarily issuing from the lack of it, such as the confidence to air opinions even in the presence of elders and the ability to take the initiative, is evident from figure 4.5. An equally important additional factor, with respect to two GROs (I and II), is the lack of a robust credit programme in these. Following from this, secondly, the presence of an active credit programme in GRO III means that the percentage of participation of members in it is a high (81.3%), despite the larger proportion of illiterates (81.25%) in the group. Advancement of claims and counterclaims for loans and discussions on them, deliberations on repayment and defaulters on instalments, are the issues which members in the other GROs (III, IV, and V) most frequently speak about and discuss. As distinct from this, in GRO VI, where members are involved in a collective enterprise, discussions are mostly focused on the operational aspects of land cultivation, like agricultural inputs and farm work, other than an evidently continuing deliberation on what other collective ventures they could engage in. The absence of a robust credit programme in GROs I and II, or for that matter any active collective venture, therefore contributes to a lower percentage of members speaking in the group meetings. Here it is essential to enter a caveat pertaining to GRO II, where despite having received the SGSY loan to engage in thatch-making on a collective basis, the members are in reality continuing with the work on an individual basis.32

There is also a similar correlation between the literacy level of the members and programme activity on the one hand, and their ability to articulate proposals with respect to the functioning of their groups, and oppose proposals put forward by other members, on the other (see figures 4.6 & 4.7). GRO I ranks the lowest in the number of proposals initiated and opposed. Of particular interest here is the high proportion of opposition to proposals seen in GRO IV, which also has the highest percentage of literates among members.

Another important consideration with respect to these proposals is the type of proposals that emanate in the groups and the nature of those proposals opposed by members (see boxes 4.3 & 4.4). A few significant observations can be made from a survey of these proposals and opposition to them. First, in all the groups members are concerned about and have made proposals on the "regular repayment of loans". Second, in GRO VI, much different from the other groups there are significantly large numbers of proposals on possible joint economic ventures. Third, both the GROs promoted by NGO II, namely GROs III and IV, have opposed the insurance scheme

32 Interview with the Secretary of the women’s movement affiliated to NGO I.
of the NGO stating as reasons the lack of a regular income and financial difficulty. Though some of these proposals might be perceptibly antithetical to the very process of empowerment, such as the proposal put forward in GRO III to excuse members from going to banks to deposit the group money, it needs to be emphasized that acts of proposing and deliberations on proposals are important features per se reflecting the democratic spirit of these groups, and need to be appreciated for that.

Figure 4.6 Members who initiated proposals in their GRO (in %)

Figure 4.7 Members who opposed proposals in their GRO (in %)
### Box 4.3 Proposals put forward by members in the group meetings

| GRO II | • Deposit small savings of the group in the bank  
| | • Order of going to bank and meetings  
| | • Repayment according to schedule  
| | • Thatch-making as a group  
| GRO III | • Computer education to children  
| | • Insisting proper repayment for money rotation  
| | • Joining the insurance scheme  
| | • Not compelling members to go to bank  
| | • Reducing the interest rate from 10paise to 5paise  
| | • Regular repayment of loans  
| | • Sanitation around hand-pump and health hazards from water-logging  
| GRO IV | • Dispute over loan – suggested can get more loan from cluster  
| | • Regular repayment of loans  
| | • To increase the saving amount  
| GRO V | • Laying foundation stone for group building  
| | • Getting bank loan for the group  
| | • Purchasing Jewels for all members  
| | • Purchasing blouse pieces and utensils for all members  
| | • Regular repayment of loans  
| GRO VI | • Charity during village festival  
| | • Cultivating land collectively  
| | • Donation to temple  
| | • Gingelly cultivation  
| | • Proper repayment of loans  
| | • Manufacturing Saambar(a staple diet of Tamils) powder  
| | • Selecting land for gingelly cultivation  
| | • To attend organizational meetings regularly  
| | • To cultivate a nearby land, as the previous one was in next village  
| | • To donate bell to village temple  
| | • To start some other IGP (Income Generation programme) rather than agriculture  
| | • Use labour of husbands for gingelly  

### Box 4.4 Proposals opposed by members in the group meetings

| GRO III | • Insurance scheme, because the financial situation was difficult  
| | • Withdrawal of members  
| GRO IV | • Decision to reject insurance scheme  
| | • Dividing money in five years  
| | • Insurance scheme, because the situation was difficult  
| GRO VI | • Donating bell to temple  
| | • Proposal about taking up joint activities on weaving and buffalo rearing  
| | • Suggestion of providing buttermilk to visitors during village festival  

Note: The list also includes opposition to proposals put forward by the NGOs.
Another important feature of these groups is the social capital intrinsic to these groups – the inclination for cooperation and the prevalence of trust and confidence in each other amongst the members. This is significant for any possible cooperation among members for a joint enterprise of economic nature, which unlike incidents of public protests requires sustained cooperation among them. Our investigation of the personal relations among members across groups found that except for GROs IV and VI, there was an appreciably high proportion of personal animosity between members (see figure 4.8). This factor gets reflected in the activities of these groups, and comes to the fore starkly in the approaches of the two GROs (V and VI) affiliated to NGO III. GRO VI has an active joint enterprise of cultivating land, while the members of GRO V rejected an offer of loan for the purpose of joint cultivation of land. In this context, two considerations that accentuate the influence of personal relations as a factor influencing any joint economic enterprise are germane. First, the joint venture of GRO VI was an initiative of the members of the group, and the NGO did not have any role to play in the first crop they cultivated. Only subsequently did the NGO appreciate the effort and arrange for a revolving fund through the SGSY (Swarnjayanti Gram Swarozgar Yojana) programme. Second, though members of both the groups were dalit agricultural labourers, only members of GRO VI took active interest in cultivating land on their own and shedding their erstwhile dependence on landlords. The members of GRO V preferred to remain agricultural labourers, despite concerted efforts by the NGO to encourage them to lease land and cultivate it collectively.

Though personal relations between members influence the joint activities of the groups, there was no perceptible effect of animosities in the regular functioning of the groups. All those women who had personal animosities also pointed to the fact that the group was a collective entity and they could not therefore bring their personal matters into the group and affect its functions. Members said that when persons with whom they are not on talking terms are in-charge of money collection in the group, they pass the money through others or simply keep it in front of them.

33 The investigation of this point is significant in relation to the current policy of the central government in India to promote joint economic ventures of women through the SGSY as a strategy for their empowerment.
Figure 4.8 Personal animosities between members in the groups (in %)

Figure 4.9 Sacrifice of self-interest by members on behalf of fellow members (in %)

Figure 4.10 Different issues on which members sacrificed their self-interest (in %)
One member (R-10) even said that she indulges in *araipchchu* (indirect talk) when she has to talk with such members. Also pertinent here are acts of sacrifice of self-interest of members in a group on behalf of other members (see figure 4.9). Significantly, members belonging to GROs II and V, who had a high level of personal animosity between them, also reported that they sacrificed their self-interest. Though these findings occur seemingly contradictory, in effect they reflect the fact that members were more accommodative towards each other when loan claims were made, and accepted the decision of leaders on this matter, thereby ‘sacrificing’ their self-interest. The significant extent of money transactions in these GROs (III, IV and V), in contrast to GROs I and VI (the latter being a relatively new group with lower amounts of savings and money transactions, and more oriented towards their joint cultivation of land) explains the perceptible contradiction in the findings. This becomes further clear in figure 4.10, where it is seen that 70% of these sacrifices were on money matters.

Another important dimension of group functioning is the issue of leadership. We have already mentioned the varying nature of leadership in these groups. These variations notwithstanding, we investigated the willingness of members to assume leadership in their groups. As seen in figure 4.11, nearly half the members did not want to become leaders. There are also considerable variations in the willingness across the groups. This difference is mainly due to the fact that NGO I, to which GROs I and II are affiliated, does not emphasize regular change in the leadership, and consequently members do not feel the necessity to assume leadership. This is more than evident from the information that the president of GRO II has remained in that position for twelve years, right from the beginning of the group. Members attributed diverse reasons for their inability to assume leadership positions. Significantly, the lack of education and apprehensions deriving from this are the most important factors influencing the willingness of members (see figure 4.12).

We also investigated the knowledge members had about who the leaders of their groups were. An encouraging 93% of the members were able to tell us who the leaders of their groups were. From the testimonies of women it is evident that leaders were respected and the members accepted their decisions on loan distribution. Nonetheless, the leaders were also accountable to the group and were not allowed to dominate its entire functioning. There were also occasions when leaders were reprimanded for their “irresponsible” activities. The following entry in the minutes of GRO III’s group meetings is illustrative.
Figure 4.11 Members' willingness to assume leadership role in the GRO (in %)

Figure 4.12 Reasons given by members for their reluctance to assume GRO leadership (in %)

Figure 4.13 Rejection of members' loan request in the GRO
The group secretary (R-1) was reprimanded for having talked one-sidedly at a meeting that the group had attended. There was a fight between the members in the meeting. The secretary said that she would resign from the post and leave the group after paying her dues. Her daughter-in-law also said that she would pay and leave. Another member said that she was feeling sorry for the way she behaved and said she would pay Rs.10/- as penalty. She also said that she was leaving the group. Another member also paid the penalty of Rs.10/-.

It was decided that members should not speak in an irresponsible manner in outside meetings and that if there are any problems they should be resolved at the group meeting. The secretary has asked for pardon, so no member should talk about this problem outside the group. If violated they should pay a penalty of Rs.100/-. All the problems were discussed and resolved in the group meeting and solidarity was brought back. 34

Four key issues pertaining to leadership emerge from our field study, and are of substantial import for an understanding of the empowerment-process. First, a general trend that could be identified in our study groups is that, in those groups that had ‘active’ leadership with an inclination to take risks and initiatives, as was the case with GRO VI, there was greater possibility of joint economic ventures. Second, nearly all the leaders we interviewed expressed difficulties in performing their functions. They cited the demands imposed on their time, since they had to attend meetings and training programmes organized by the NGO. They also had to go to the banks and NGO offices whenever a member of their groups received loans. This also resulted in loss of wages for them. Women leaders also faced considerable opposition from their household members on account of their active participation in the group’s activities. This opposition at times also resulted in violence against these women, as is the case with R-29,

My husband even beat me once after he repeatedly asked me to restrict my sangam (Women’s group) activities and I did not listen to him. There were days when I used to come home in the night, sleep for sometime, and early in the morning left for meetings. This is because of the nature of our meetings. Some of the members used to speak unrestrainedly and the meetings went till late hours. Even men in the village used to criticize that I was spending too much time for the sangam. All this got into his head. That is why he questioned me and asked me not to go for the meetings. (R-29)

Third, NGOs II and III insisted on regular changes in leadership, and consequently there were changes in leadership in these groups. But, the leaders were not changed as regularly as the NGO wanted them to be, since members were generally reluctant to become leaders. It is clear from recordings of minutes and statements of women that only after a leader refused to continue in office anymore, the group was compelled to select a new leader. This selection was invariably a

34 Group Minutes, GRO III, NGO II, 4-5-97.

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unanimous decision of the group. Women cited literacy, ability to travel and patience as the important qualities of a leader.

Financial transactions occupied the most important place in the activities of all the groups though, as stated above, to varying degrees. Consequently, loan distribution and repayment attain centrality in the group functioning. Invariably all the respondents stated that loan distribution was done in a fair manner in their group. The leaders and the NGO staff seem to be the arbitrators when there are several claims for money. The latter interferes only if there is a dispute over the claims. This is the rationale offered by an NGO staffer for their approach to this issue.

The decisions on loans are left to the members. If there is more than one claimant for money in a meeting the members of the sangam discuss and decide. Only they will know whose need is the most important. They would take a decision on this basis. If there is no agreement then they leave the matter to us. We intervene and talk to the claimants and give the loan to the member whose need is paramount. But, if there is no accord even after that, we divide the money equally and distribute. We do not know members’ needs, only other members would know about it. So we always allow them to decide on the loan distribution.\textsuperscript{35}

In all the groups, as a practice, those members who had expressed the need for money in the previous meeting were given priority in loan distribution. Members also said that if any member needed money urgently, they were given preference. In this regard, basic consumption needs like food purchase and medical expenses were given priority. Some women did report that their loan requests were rejected in the group (see figure 4.13).\textsuperscript{36} In most of these instances lack of sufficient money with the group, the need to give preference to those who had pending claims, and the necessity to repay instalment at the banks, were cited as reasons for the refusal of loans. Even in these cases, members were given money in the following meeting on a priority basis. It would be pertinent to point out here that in some of the groups, especially GROs V and VI, members made adjustments among themselves and those who were refused loans took some amount from those who got the loan and subsequently repaid the member. In the latter group, interestingly, two members were even given kaimathu (Tam. Short-term borrowing) from the group savings for a short period to meet emergencies.

\textsuperscript{35} Interview with NGO staff, cluster in-charge, NGO III.

\textsuperscript{36} The percentage of loans rejected is relatively less in GROs I and VI, since unlike other GROs, they do not have robust loan transactions. In GRO VI the emphasis is more on collective activity than individual loans.
This ‘understanding’ and ‘accommodation’ in financial transactions are evidently not limited to individual groups, but also extend to groups within a village. A sense of empathy for other women who face adversity or have urgent expenditures like marriage, have moved women from other groups and higher levels of organizations like clusters and federations, to ‘bend’ the rules and offer the aggrieved financial relief. The following incident is illustrative of this trend.

In a village the house of a member belonging to sangam got destroyed by fire. Her sangam was very young and there was no possibility for it to get her a housing loan. So another older sangam in the same village took responsibility for the loan repayment and asked the NGO to grant her a loan for house construction.37

Women have also sought to cooperate with each other in preventing their husbands from exploiting their access to credit. Such occasions arise when the husbands of these women compel them to get loans from their group for expenses which women think are unnecessary. This is how a staffer described the strategy women adopt to stave off their husbands’ undue claims.

Sometimes women tell the sangam leaders or members that their husbands are asking them to take loans from the sangam for unnecessary and extravagant reasons. Women try to avoid such situations by telling their fellow members to inform their husbands that the loan could not be given to them, as it was due to be given to someone else.38

In contrast to these instances of cooperation, there are also other examples from the study groups where an altogether different set of considerations seem to have resulted in a ‘total’ rejection of members’ loan requests. It is pertinent to point out that these rejections were mostly for larger loans received from banks and clusters, and not the smaller ones issued from the savings of the groups. One factor that influenced such rejections was the inability of members to repay loans. The case of R-10 is illustrative of such norms of eligibility and ineligibility for loans that come to operate in the GROs. These norms cannot be seen in isolation as something peculiar to a specific GRO, and as deriving from the idiosyncrasies of the leaders or ‘vocal’ members of these GROs. On the contrary, there is a direct relationship between the norms that have been fixed by the NGOs for the functioning of GROs and those that come into play in the GROs. In the case of R-10 the issue is that of repayment, undoubtedly the defining factor of the relationship between the NGO and GROs. R-10 is aged about sixty and is an agricultural labourer like her husband. R-10 was a vegetable vendor before, and used to carry vegetables in a basket as head

37 Interview with NGO staff, cluster in-charge, NGO III.
38 Interview with NGO staff, cluster in-charge, NGO III.
load to various neighbouring villages to eke out a living. Unfortunately she suffered from health problems and was advised by the doctor to desist from carrying head loads which made her revert to agricultural work. The couple own 25 cents of wetland in which they cultivate paddy once in a year and 1.25 acres of dry land that is dependent on rain water for cultivation, as the engine installed through the sarvodhaya scheme in the well got stolen. They have found it difficult to buy a new engine and cultivate the land due to lack of financial resources. This brief on R-10’s economic situation is typical of the GRO members, except for the age and gender composition of her family (she has two daughters), which combine to put her at a disadvantageous position in her group, GRO III. She asked for Rs.10000/- from her group to meet the expenses incurred during her daughter’s marriage. The group rejected her request for loan. Interestingly, the group had given loans for marriages to couple of members within the last one year. Therefore, the grounds on which R-10’s request was rejected assume importance. In our interviews with women belonging to the group several considerations that prompted them to arrive at this decision came to the fore. Many members thought that R-10 did not have male children and both her daughters were married and the household also did not possess much by way of assets in the village, so the couple might go off to live with their daughters after getting the loan and it would be difficult for the group to collect the loan. Members also stated that in any case the aged couple were not able to do heavy work and had very little income to be able to repay the loan properly. The group has had previous experiences of defaulters and were reluctant to take another risk. The interesting fact here is that R-10 is the treasurer of her group. This is what R-10 has to say as a response to the apprehensions of the group.

We have passed a resolution in the sangam that we should not take loan from thavanaikarar anymore. But, when I asked for money for the purpose of my daughter’s marriage, people in the GRO are saying that there is no money and are asking to take from the thavanaikarar for my needs. You say is it proper for members to talk to me like this? As far as I know, the whole purpose of having the sangam is that we take loans from it for all our needs and repay how much ever it is possible with our wages (R-10).

NGOs II and III have regulations against loan misuse, i.e., utilizing the loans for other than the stated purposes. Despite this, in our investigation of the loan usage of members we found that there was considerable loan fungibility. We have already mentioned a peculiar form of loan fungibility, where members share their loan amount with others. Another distinct form this took is of members taking loans in their own name for others who have pending loan repayments, since the latter are
not eligible for further loans till they repay the pending loans. It would be apposite to point out that on many occasions the NGO staff 'cooperated' with the members in this regard. There were several other forms of loan fungibility and we refer to some of them to point to the multifarious nature of loan fungibility. R-7 took a loan of Rs.10000/- for a household ear-boring function. Out of this money she not only conducted the function for a sum of Rs.6000/-, but also retrieved the jewels she had pawned and repaid some outside loan with the remaining amount. R-9 took a loan for Rs.10000/- from her group to buy a milch cow. She registered the pregnant cow with her and with the loan amount purchased two sovereigns of jewel for Rs.7000/- and with the remaining amount repaid the pending outside loan. R-55 has taken loans in her name and given them to other members when they needed money urgently. Consequently, many GRO leaders and NGO staff expressed difficulties in ensuring proper loan usage. Though the system in place is perceptibly inadequate, there are also evidences of GRO leaders attempting to stop loan fungibility.

In a *sangam* a member had been taking loans regularly and spending them for different purposes. Now members of the *sangam* have told her that she has been spending the loans without much use, and they would give her loans in the future only if she was to spend them for more useful purposes like buying goats or a cow. She has also accepted their decision.\(^{39}\)

As mentioned earlier, repayment of loans was a major concern in the groups, as a poor repayment rate of some members would affect the creditworthiness of the entire group and they would not be able to get loans easily from their NGO and the banks. Though some of the members were in a difficult financial position they were forced to somehow repay their dues. There was enormous peer pressure in operation in this regard. Women explicitly stated in their testimonies that they would be insulted with questions and comments by other members if they do not repay the loans properly. In this context, some of them even referred to terms of social respectability by employing terms like *maanam* (*Tam.* Sense of honour) and *rosham* (*Tam.* Sense of self-respect), and feared that defaulting would affect these. Consequently, many women resorted to the pawning of their possessions, borrowing and even getting loans from others to repay their dues in their group. There were also examples of women selling assets like livestock to prevent being pulled up for defaulting. Some women stated that even if they wanted to be flexible towards those members experiencing financial difficulties, other members do not understand and fail to cooperate on occasions, by not paying their dues.

\(^{39}\) Interview with NGO staff, cluster in-charge, NGO III.
We have problems in keeping the repayment regular at the sangam. Some of the members have financial difficulties or sudden expenses and they are unable to repay their loan instalment. We ask them at least to pay their savings money. There are some members who do not understand this situation. They start arguing out of Poraami (Tam. Jealousy) that others are not paying their dues so why should they pay theirs regularly. Some of them even bring the money to be paid to the sangam and after seeing that others are not paying they also say that they do not have money and take the money back home. How can we function like this? We have borrowed money from the bank and they gave it to us with mariyadhai (Tam. Respect), we have to return it with the same respect and earn good name; only then it will be possible to avail more loans in the future. People behave without understanding this. Some of us tell them not worry about others. We tell them that those who fail to pay are in a difficult situation and will pay it later, so you pay your due amount now. We tell them that they have taken this amount of money and what their due for that meeting is and finally they pay. (R-15)

There were several instances when the group had to repay on behalf of the defaulters or at least give an assurance to the NGO that it would ensure repayment or repay the loan itself.

A member in one of the sangams is facing a problem of repayment. She had availed a housing loan, but is unable to repay because of the non-cooperation of her husband, who is having an illicit relationship with another woman. She told the sangam about her inability to repay properly because of husband’s behaviour, and because she has a child, and is therefore unable to go to work. The group understood her problem and allowed her to repay later. The issue of non-cooperation by her husband and his character was also discussed in the meeting. After this her husband helped in the repayment of loan for a few months. Now he is again creating problems. So the member has left her child at her mother’s house and has gone for harvesting. The sangam has decided that they will ensure that the member pay’s with the wages she gets from her harvest labour, and if not they would repay the money. 40

A final issue worth noting in relation to the financial transactions of the groups is the continued reliance of members on other sources of loans. Many of them stated that since they could not afford to wait till the next meeting of their groups to take a loan for emergencies, they had to look to other sources. Some of them subsequently repaid these outside loans or kaimathu with loans from their groups. Nonetheless, in general a strict adherence to the rules, whereby meetings are held only on the fixed dates and loans are distributed only in those meetings, force women to take loans from other sources. Only in GRO VI we came across an instance of the group having an emergency meeting and giving a loan to a member to meet an emergency. There were also other women who resorted to outside loans because they knew for sure that they would not be given further loans in their groups till they repaid the pending loans. The rules and regulations created by the

40 Interview with NGO staff, cluster in-charge, NGO III.
NGOs to facilitate increased access to credit for women and thereby empower them, function both as resources and constraints for women.

4.6.3 The Group as an Empowering Collective

We have shown above how the groups, and their aggregations – clusters, federations, and movements – manifest as transformatory spaces with respect to poor women and for those among them belonging to the dalit communities, as well as by offering these women positions of leadership hitherto denied to them in the traditional village set up. This collective transformatory space essentially manifests in two distinct, but mutually implicated, forms. Firstly, the collective as an aggregation of individuals allows them to realize change at a personal level. For instance, though deriving from the group as a collective (in the sense of a collection of individuals), the attitudinal change, feelings of confidence and self-belief, sense of self-esteem, and the like experienced by poor women, dalit women, and those in positions of leadership, are more individual in orientation. Secondly, and as distinct from these personal experiences, the collective qua collective enables women to realize certain changes that transform their existing state of powerlessness and disempowerment. In relation to the second aspect, the collective nature of the initiative becomes cardinal, since certain transformatory changes are rendered possible only through an application of the collective strength of women. Furthermore, at the collective level, empowering actions could either be oriented within the group, as in joint economic ventures, or without the group, as in acts of protest and other forms of collective assertion, against and in, the wider society. We have dealt with aspects of personal change and acts of collective assertions in Chapter Seven. Here we focus on the changes that women achieve as a group and are confined to that level. The idea here is to understand how the group as an empowering collective enables women to realize changes within the group. Having made these distinctions, it is necessary to mention that the changes that occur at one level – personal, within the group, and without the group, influence the other and cannot be treated as 'closed' or 'static' realms of empowerment.

The study groups offer a mixed picture of the empowering potential of the group as a collective. Except for GRO VI, the other groups were definitely apprehensive of undertaking any venture as a group. As stated above, members of GRO V had refused an offer of loan for leasing of agricultural land and its joint cultivation and preferred to be agricultural labourers, similarly, members of GRO II
had availed SGSY loan to convert thatch-making as a joint venture, but continued with the work on an individual basis. The only perceptible change in the latter case was that some of the women who were making thatches for wages were now self-employed, as they had leased coconut groves. A significant feature of the testimonies of women in relation to this issue is that, while the members of GRO VI were overtly enthusiastic about their collective economic venture and were eager to expand it, members from other groups expressed reservations against such joint enterprises attributing several reasons. Some of the statements in which women referred to problems they perceived in joint ventures are presented below.

We can use the sangam for purposes other than savings and lending loans. By passing suitable resolutions we can make it possible for giving loans for business activities from the sangam. We need someone to organize members for this purpose. Those who are ready to undertake such business activities can also be trained properly. But, these are possible only with young people, since old people like me cannot do it because of our problems with age and eyesight. The existing members cannot do it because of their job commitments and old age. So it is possible only if new members join the sangam. (R-10)

If all of us remain together we all can purchase goats, land, etc. and progress. In the meetings they (staff) say that we should start some business together as a sangam, but we cannot do business together because each one of us has our own work and will go here and there. We might also have to go to other places for nallathu-kettathu (good & bad events) and cannot avoid them. Members might say something if I am absent for couple of days and this will only lead to problems. Even now there are members, who are saying that we will divide the money we have saved till now, but we (other members) are thinking of getting more loan from bank; how can we get loans if we divide the money now?. (R-15)

A notable aspect here is the general inclination these women have towards increasing the activities of the group and the strong association they make between the group and their individual progress. This enthusiasm notwithstanding, they do not want to start any joint ventures. This is in stark contrast to the positive opinions expressed by members belonging to GRO VI. During the field study these women were cultivating their third crop as a joint venture. They first cultivated gingelly in two acres in the neighbouring village. The women themselves did most of the labour. They did not get any loan for this purpose. The idea came from the magazine Mutram (Magazine of Tamil Nadu Corporation for Development of Women). They took money from their savings in the group for the farm expenses and repaid the money later through extra savings. They did not divide the profit and instead deposited it (Rs.1000/-) in the bank. Subsequently, ten members of the group cultivated paddy in three acres and each of them got eight sacks of paddy as their
share of the produce. Instead of selling the straw they gave it to the tractor owner who had tilled their land as tractor charges. There were a lot of expenses incurred, amounting to Rs.20000/- totally, on paddy seeds, fertilizers, and labour charges. They paid wages to the men labourers who worked in the field, but for members no wages were paid for their work, instead they divided the yield among them. Another group in the village helped them in sowing and they reciprocated this favour by sowing for the other group. The group recovered all the investment they had made in this enterprise. Interestingly, having gained in confidence, and with their increased respect within their households, for the third crop they had decided that members’ husbands should do the farm work (bed preparation) usually done by men, and that they would not be paid for that work. This is how a leader of the group described their management of the venture.

When we need money for buying inputs for the land cultivation we take money from the savings. If it is not available, then we all collect money among ourselves for this purpose and purchase inputs. If we are taking from the savings, then we take the money in one person’s name and then all of us contribute and repay the savings amount.

We have now got Rs.25000/- for land cultivation. Each of us got Rs.1700/-, for 14 of us. One member who was at her parental home after childbirth and not saving was left out. Ten of us joined for paddy cultivation. Each of us invested Rs.1000/- for this purpose and kept the rest Rs.700/- for household expenses. Now we are repaying Rs.1500/- to the bank and Rs.10000/- to our savings account. (R-46)

The group was able to achieve valued outcomes by undertaking the economic enterprise as a collective. First, these women are agricultural labourers who worked in the farms of high castes in and around the village. They were dependent on the wages they got during harvest work to feed their households. Now with the cultivation of land, they have got a share of the produce that will satisfy the food requirements of their household. Consequently, some of these women did not go for the lower paid harvest work, and most of the women went for relatively high paid transplantation work. This choice has been made possible by the food stock they have accumulated through their joint venture.

By cultivating paddy we have got enough paddy to take care of our food requirements. Now we have got rice as a bulk for food, since we cultivated the land and it is our crop. Because of this a lot of our problems are solved. Previously we went for paddy harvest in the surrounding fields and got paddy as wages. For many years now, we have met our food requirements with the paddy we got as wages for harvesting paddy fields. But over the past ten years this has changed. Now they hire machinery and along with that labour from outside, so we don’t get to harvest these fields, and consequently do not get paddy as wages. As a result we had to purchase rice from outside with our daily wages, and this was costly for us and a lot of our wages were
spent on food. We have changed this by cultivating paddy on our own and as
the share of each individual we have got eight sacks of paddy and this can
take care of much of our needs. (R-42)

Second, these landless women have always worked in the fields of the high
castes and received wages from them. But, with their cultivation of land they are
employing people of high castes for works like tilling their land. Several women
mentioned this as an important derivative of their economic enterprise. They said
that previously they were going in search of work to the high castes, and now the
high castes are coming and asking if they have any work. Though this is limited to
tilling the land with a tractor, and should not be construed as a complete reversal of
traditional dependent relationships, it is noteworthy as a pointer of possible changes
and for the significance dalit women attach to such a change.

Third, respect for these women has increased in their households. They have
been able to break the vicious cycle of wage labour and consumption, by getting
sufficient food stock. Many men who were not cooperating with their wives have
relented, and more importantly, some of the women who were earlier discouraged
by their husbands against engaging in joint cultivation have successfully negotiated
with their husbands from a position of strength engendered by the success other
women showed in such joint efforts. Significantly, these women now offer occasional
employment to their husbands in the field they are cultivating.

Fourth, their collective success has encouraged these women to look towards
a further expansion of their activities by cultivating more land and by venturing into
fresh areas like the manufacture of condiments and poultry farm. This is of
considerable significance given the fact that they have been agricultural labourers for
generations.

Fifth, collective success within the group in economic ventures has had a
“ripple effect” on the confidence of women to engage in acts of collective assertion
without demanding basic amenities and protesting injustice to women. For these
people experiencing multiple effects of marginalization as poor, women, and dalits,
without any space for “voicing” their opinion in the traditional rural set up, such acts
of open defiance of authority are important acts of empowering consequences.

Sixth, this collective enterprise has significant effects at the individual level
for these women, as they have not only gained in confidence and self-esteem, but
their respect and status have also improved within the household, kin group and in
their local community.
Finally, these women have carried their sense of collectivity in the group to other aspects of everyday existence like farm work, and state that they go to work as a group and when their demand for reasonable wages is not accepted they do not compromise. The collective has certainly augmented the bargaining power of these women both as a collective and at individual levels.

4.7 NGO–GRO Relationship: Cooperation, Contestation and Dominance

The nature of the relationship between poor women and the NGOs has an important bearing on the process of empowerment. Though both endeavour to transform the extant power relations in favour of poor women, there are significant differences in their structural positioning, notably even within the structures created by the NGOs, which inform the interactional patterns between these social agents. Consequently, there are perceptible differences in the "lived reality", and the incentives and concerns associated with it, for poor women and the NGOs. These are further accentuated by their necessary interplay with other social agents within differing sets of "lived reality". For instance, poor women can hardly ignore their household, the expected behavioural responses of their husbands, social norms, etc. in their interaction with the NGOs. In a similar vein, the NGOs can ill afford to disregard the donor priorities and the incentives provided by the state. Even within the NGOs, officials concerned with policy decisions and field staff harbour varying concerns that are not always in tandem. As a result, the process of empowerment which NGOs promote involves continuous negotiation between these agents, with each interacting from the vantage point of their respective "lived realities". In this section we highlight some of the issues that were implicated in the process of empowerment, and show how these interactions were variously characterized by relations of cooperation, contestation and dominance between poor women and the NGOs.

Participation in events organized by the NGOs is a matter of continuous negotiation between the staff of NGOs and poor women. These events range from commemorative ones that are particular to an organization like the "movement day" or "annual day"; an internationally observed day like those dedicated to women and girl child; on specific social issues like prohibition and violence against women. Other than these events, NGOs also organize several protest marches and conferences on issues like child labour, infanticide, etc. Though many of these have considerable value as expressions of collective strength, and mobilize support in favour of
important social issues, all women do not evince the same amount of interest in participating in these events. During our field study we witnessed several occasions when the NGO and its staff sought to gather members in strength and adopted various strategies to achieve this objective. As evident from our observations, and a reading of the minutes of various groups during our lateral survey of these institutions, the strategies differed from persuasive incentives like arranged travel to cities with the expenses taken care of by the NGOs to coercive penalties like small amounts of fine. Despite this, hard pressed for time women tried to avoid travelling or 'wasting' a day of wage labour. Many of them also did not understand the import of some of these issues. What emerges from the field is that while some of the women members (mostly leaders) take sufficient interest in these issues and even try to mobilize fellow members, other women express a sense of disinterest, on many occasions warranted by household compulsions. In this respect a distinct contradiction is that though women tried to avoid going to these events, even those who went reluctantly gave positive accounts of them, which ranged from appreciations of the collective strength of women to opinions on the issues discussed there.

Participation also manifests as a matter of contention in another arena – attending the organizational meetings held regularly at various levels like the group, cluster and federation. Unlike events organized by the NGOs, these meetings exhibit a different set of concerns. Except for the group level, where all members of a group have to attend the meetings, only the selected leaders attend the cluster and federation meetings. There are perceptible variations among the NGOs on this issue. As evident from the recordings of minutes of group meetings, NGOs II and III laid considerable emphasis on the regular participation of members in the group meetings. Conspicuous here is the regularity of entries in the minutes imploring proper attendance of members. There were rules stipulating monetary penalties for absence from meetings. Nonetheless, our enquiries from members revealed that penalties are hardly ever imposed. Members said that if there were any emergencies they would inform the leaders about their inability to attend the meetings. The issue of regular participation at the higher levels of organizations was starkly evident in NGO III,\(^{41}\) where the monthly cluster meetings were especially poorly attended, and the staff conducting the meetings not only investigated the reasons for poor

\(^{41}\) In the other two NGOs only the executive committees met regularly at higher levels of organization.
attendance but also admonished women for adopting such a callous attitude. Women cited the difficulties of having to travel long distance and lack of proper transport facilities as the main reasons for poor attendance. In some of the meetings that were poorly attended, despite them being held in the same locality as that of the groups, the staff implored the members to improve their attendance and even threatened that otherwise the meeting would be shifted to the field office, which would require members to travel some distance. To add some incentive that would ‘compel’ members to attend these cluster meetings, NGO III has devised a strategy, whereby during each group meeting the staff takes Rs.50/- from the group and the amount is given to the members of the group when they attend the cluster meetings. In case of failure to attend, they would have to forfeit the amount. This amount is also a compensation for the members’ loss of wages for the day.

Another related issue that figures prominently as an operational problem for the NGO staff, and as one affecting their everyday routine for women members, is the timing of the group meetings. Especially in NGO II and to some extent in NGO III there are rules requiring the cluster staff to attend the meetings of groups within their respective clusters. But, many of the staff we interviewed expressed difficulties in doing so, mainly because they had difficulties travelling to some of these villages that did not have proper means of transport, and more importantly many of the groups hold their meetings in the night. Holding meetings in the night suited the daily routine of the members since they were mostly agricultural workers who found it difficult to spare the time for meetings in the daytime. But, for the staff this meant difficulties in travelling to these villages, as there was invariably no bus facility in the night-time. In NGO II, the rule of day meetings was strictly adopted. Whereas in NGO I and III these meetings were mostly held in the night. In NGO I, the issue is not given much importance and the meetings were mostly held without the staff. In NGO III, despite the existence of the rule, the issue was a constant source of discussion and contestation between members and the NGO staff. The timing of the meetings had substantial importance for the effective functioning of the

42 This is what a cluster in-charge had to say on this issue, “Previously people used to show more interest in public issues. Now this has lessened. They are hesitant even to attend the mahasabha meeting. To get loans they come repeatedly to this meeting, but after that they do not show interest. That is why now we have a penalty for absentee sangams”. Interview with cluster in-charge, NGO III.

43 In NGO II the cluster associates were paid their monthly salary only after they present their monthly reports and the cluster executive committee conducts a review on their activities.
group and for the regular participation of NGO staff. There were also instances when this issue eventually led to the dissolution of groups. A cluster in-charge discussed his experiences in this regard as follows:

I established two sangams that were about to be dissolved. The previous staff did not conduct them properly. The group was not offered any loan till then. The staff did not take adequate interest. They were not attending the sangam meetings and the sangam was left to itself. Following this the members refused to pay the service charge, as they had not got any loans. They were having meetings in the night and the female staffs were not ready to go to meetings in the night.\textsuperscript{44}

Another aspect of the relationship between NGOs and poor women is the acceptance of the proposals initiated by the NGOs. An issue of specific relevance to NGO III is the service charge levied by the NGO from the members as a part of its drive to make its credit programme sustainable and reduce the dependence on donors. There was widespread opposition across groups when the NGO initiated this move. After much wrangling and several explanations offered in the group and cluster level meetings, many groups have agreed to pay the service charge, which would meet the salary requirements of the staff.\textsuperscript{45} But the issue was far from settled, and many groups even threatened to disband if the NGO insisted on the collection of service charges.

Similarly in NGO II, many groups opposed the insurance scheme proposed by the organization. They cited the lack of a regular income as the main reason for their reluctance. Though members of both the study groups affiliated to the NGO opposed the scheme, those in GRO III also cited the failure of the cattle insurance scheme to which some of them had previously subscribed, as a major factor in their opposition. Some members of the group had availed of a goat loan offered by the NGO, and had subsequently insured the goats they bought with the loan with the NGO. Members alleged that when their herds were affected by some disease and were dying they approached the NGO field office and the staff there did not respond properly. Consequently, many of them incurred heavy losses and were totally against the new life insurance scheme. For instance, R-6 had availed the goat loan and bought ten goats. She had also insured the herd under the insurance scheme of the Federation. Despite this when the herd fell victim to a disease, R-6 says that no doctor came and checked the herd. This resulted in the death of some of the goats and she took a

\textsuperscript{44} Interview with NGO staff, cluster in-charge, NGO III.
\textsuperscript{45} "Some sangams raise the issue of service charge. We try to convince them. If they do not get convinced, they come to the mahasabha and when the matter is explained to them there get convinced". Interview with cluster in-charge, NGO III.
decision to sell off the remaining goats, as they were also diseased. But, since the entire lot were diseased she was able to sell them at only half the usual price. This resulted in a huge loss for R-6, as she was not able to get any profit from this economic venture, instead of which she suffered a loss and had to repay the loan amount to the group. In fact, she has not repaid the loan amount and the interest to her group for some time now, and her debt burden, is on the increase. She says,

We have pawned the jewels and utensils, which were retrieved before with help from group again, to pay the savings and interest to the group since the other members will scold. Now that we do not have any thing to pawn and no work, which will get some wages, we have not been able to pay the group. (R-6)

She says that all the benefits she attained being a member of the group have been negated by this loss and she has lost confidence in the group. Another member R-11 gave a similar account:

I took a loan of Rs.10000/- from the sangam and bought eight goats. I was earlier rearing these goats for a person in the neighbouring village. According to the arrangement (a system of share produce called vaaram), I used to look after the goats and we would divide the young ones born among us. I talked to the owner and bought all these goats and, as they (NGO staff) said I insured these goats with them. After a year or so these goats suffered from some mysterious disease and the first two of them died. I informed the NGO staff and they came and saw and asked me to bury them. They said that we have to keep the token on the ears of these goats intact and produce them to the staff and only then they can arrange for insurance money. The doctor who came was not good; he never said what we should do to save our goats. When they asked us to register our goats for the insurance scheme, they had promised us that they will give treatment to our goats regularly, but that never happened. He just told us to produce the tokens at the office. A few days after that, two more big goats died and I produced the ear tokens at the office. Nothing happened after that. But, the goats were dying regularly. In total I lost about 10 goats. Finally, I sold the last three goats to repay some pending outside loans as the thavanaikar was troubling me and to meet the medical expenses for my daughter who later died. Rearing goats on my own was very beneficial. It met many of the requirements of the family. I sold a couple of them to buy food provisions now and then. When my daughter fell sick and had to frequent the hospital, I took a loan from the thavanaikar and repaid it by selling goats according to my convenience. The situation had slightly improved, as we were not dependent on an outside loan for buying food and seimural. Now all that is gone with the death of the goats and I am repaying the sangam from my sons’ wages. (R-11)

Failure on the part of the NGO to communicate the information on the insurance scheme, and the formalities to be followed in the event of death or disease of the livestock, seems to be the prime cause for the loss of faith in the programmes initiated by the NGO. There are also examples from NGO I to show how conflicts of interests emerge between poor women and the NGO, and the manner in which these are resolved. Interesting in the following instance are the differing perceptions of
social agents involved in the empowerment process, and the evaluation of the opportunity costs that are attached to various actions. As mentioned above, GRO II got a loan under the SGSY programme for joint thatch-making. Following this, the NGO placed a demand in the DRDA meeting and got a building constructed in the village for women to engage in thatch-making. But now the building is not in use, and despite repeated pleas from NGO staff, the members are reluctant to use it for thatch-making. The following account presents the NGO viewpoint on the issue.

The group members are giving excuses and are not keen on utilizing the building. We are asking them to at least keep the thatches which they make in the building, and use it as a store house and sales point, if they are unable to make the thatches there. But the members are not ready to do so. If it is unused, the government might start using it for some other purpose after conducting an inspection and finding that the building is unused. If they manage to keep the building with them, they could even use the building for village and social functions. The basic problem is that they are doing the thatch-making on an individual basis and that is why they are not ready to stock it in the building and make it the sales point. They are making and selling thatches on an individual basis.46

Members offered a different perspective on the issue highlighting the difficulties in using the building for thatch-making. According to them, the building is too far from the coconut groves, which makes it extremely difficult to transport the coconut leaves from the groves to the building, either for thatch-making or as finished product for sales. This therefore means extra labour and time expended in the work. Further, they say they need lot of water to dip the leaves before thatching, and the building did not have access to water. An inspection of the building by government officials would earn a bad reputation for the NGO, and realizing this they want the women to make some use of the building. But, the women, calculating the costs such a move entails for them, are hesitant.47 Another incident from the same NGO shows the conflict of interests and the manner in which negotiations take place between the NGOs and poor women, both essentially conditioned by their “lived reality”.

One of the groups wanted to do some Income Generation Project (IGP). So they decided upon starting a general shop. Once we started the process and the loan was about to be allotted they declined to take up the activity. But we did not want to leave it, because it would result in a bad name for the NGO and the women’s movement. It would also create a bad precedent for other groups and we would lose our respect in the government offices. So they got the loan and divided it among the members. There was problem even in this withdrawal of money and dividing it. The loan was given in instalments, and the group was not ready to divide the money in instalments.

46 Interview with the Secretary of the women’s movement affiliated to NGO I.
47 During the fieldwork, members of the group complained to the cluster staff that some men of the village were using the building for gambling. The staff asked them to at least put a lock on the door if they do not want to use the building.
and wanted the entire money at one go. Moreover, to get the next instalment they would have had to show the proof of a functioning general shop. To solve this problem, our women’s organization gave the (full) loan amount to the people from the women’s bank. The members divided the entire amount of Rs.120000/- among them. Only after this, they consented to take the original loan given by the government. This loan amount was withdrawn from the bank and compensated for the loan given to members from the women’s bank. But, we had to open a shop to account for the loan usage. So we selected a person from the same group and opened a shop with a loan of Rs.55000/- from the women’s bank. This shop too did not function properly and had to be closed and we were left only with the iron racks of the shop. The group is repaying the original loan to the bank that had issued the loan, but we have invested Rs.55000/- from our women’s bank and out of this only Rs.12000/- has been repaid so far.48

Another issue that defines the very nature of the relationship between NGOs and their various GROs is the proper repayment of loans. NGOs adopt various means to ensure that the loans are repaid regularly. These measures range from reminders by NGO staff in the group meetings to ‘visits’ and even public humiliation of the defaulters by staff and leaders. As a strategy the responsibility for repayment is shifted to the group by making future loans conditional on proper repayment of the existing loans. While NGOs II and III resort to ‘coercive visits’, in NGO I where the credit programme is still evolving and not robust enough, there have been frequent alterations in the system of loan distribution. While initially these loans were given to individuals on the recommendation of the cluster staff, later the group was given a loan which was to be distributed among the members on a rotational basis and the interest was paid by the group at the women’s bank every month, and the total loan amount repaid to the bank after twenty months. This system has again been revamped to ensure proper repayment, and now all the groups have to repay an instalment of the principal loan amount along with their monthly interest.49 Another important aspect of this repayment is the instalment schedule fixed by the NGO for repayment. Members are not allowed to repay the loan as a bulk amount ahead of the schedule, as it would result in a financial loss for the NGO. Therefore, members can neither default on the instalment schedule nor repay ahead of it.

The interaction between NGOs and poor women as distinct social agents within the pre-existing structural conditions is a vital aspect of the empowerment process. We have argued that the NGOs create a set of alternative structures that provide the essential resources as transformative spaces, and enable poor women to successfully interrogate and overcome the structural features that have sustained

48 Interview with the Secretary of the women’s movement affiliated to NGO I.
49 Interview with NGO staff, cluster in-charge, NGO I.
their powerlessness and also led to their disempowerment. At the same time, these structures also contain constraints for the agents involved in the empowerment process. We have shown above how there is divergence of standpoints between the NGOs and the poor women on specific issues, and the manner in which they are addressed through negotiations. This interaction between NGOs and poor women cannot be seen in isolation from their respective interactions with other social agents including the state.

4.8 NGOs, GROs and the State
As the primary policy-making institution, the state provides the broad policy environment and the legal instruments that multifariously affect the empowerment process pioneered by the NGOs. The state in a way defines the nature of the NGOs with its rules for registration and legal recognition, regulations for the functioning of these organizations, restrictions on interaction with foreign donors, and supportive measures including financial grants. It also provides a favourable policy environment that enables the NGOs to function more effectively, as is evident in the current policy commitment to empower women. The line agencies of the state, mainly at the district level, are also in direct contact with poor women, as the primary agents for the implementation of state policies and programmes. Naturally, they influence the interaction of NGOs with poor women in diverse ways. Here we focus specifically on the manner in which the initiatives and rules of the state conflict with those of the NGOs, and how the latter respond to these.

Two study NGOs, namely NGOs I and II, had adopted the state initiated programmes for the empowerment of women – the SGSY and Mahalir Thittam of the central and state governments respectively. While the SGSY was oriented towards promoting entrepreneurship among women and giving them training required for those purposes through the DRDAs and NGOs, the Mahalir Thittam was aimed at creating and strengthening the SHGs of women as a means for their empowerment. Both these programmes had specific guidelines and rules to be met by the NGOs and created problems for the latter. At least in NGO I there was a major reorganization of the structure originally created by the NGO to comply with the norms of the programme. All their village level multi-caste groups had to be broken into small groups, and most of them divided on caste lines, defeating the very reason for which these institutions were created. Other contentious issues included holding four meetings in a month at the group level, and proper maintenance of the group's
records.\textsuperscript{50} Women who faced constraints of time and literacy found it very difficult to satisfy these norms of four meetings in a month and record maintenance. Consequently, the responsibility fell on the staff to make ‘adjustments’ that would offer proof of the proper functioning of the groups according to the expected norms. This was necessitated by the systems of "grading" of NGOs and GROs introduced by these programmes, especially Mahalir Thittam, where the performance of each NGO and GRO is evaluated by the Assistant Project Officer or the Project Officer of the district, according to a set of fixed parameters, including those of meetings and record maintenance. The "grading" marks decide the loan distribution to each GRO and the NGOs. According to the programme guidelines, each group is to deposit their savings amount and conduct all their financial transactions through a bank. Women are expected to first deposit the savings amount collected from members at group meetings in a bank, and then withdraw it and distribute among them to meet various needs. Naturally, women cannot afford to visit the banks twice every week, as this means they have to forego their wages on those days. This is how an NGO staffer listed the problems faced by her NGO in adopting state programmes.

\begin{itemize}
  \item The feeling of togetherness is broken because of division into groups for the sake of loans.
  
  \item Conducting four meetings is not possible in practice. We are trying to follow the government guidelines, but there are a lot of problems in the implementation. According to the government scheme, there is a rating system for granting of loans. Only if we get good marks in the rating we would be able to get loans. We have to conduct four meetings with full attendance if we are to get good marks in the rating. So we are forced to make false entries in the register to get loans. We insist on conducting four meetings, but we know how busy these people are and it is simply impossible to conduct four meetings in a month. Even before the government schemes we had "problem meetings" in the sangams. So now we are trying to have this "problem meeting" as a common meeting for all the groups in a village. We are actually cheating the government in the matter of conducting group meetings, because it is not possible to have four meetings.
  
  \item There are a whole lot of records that we have to maintain as part of the government scheme and to get good marks during the rating. We have to maintain the minutes of the meetings. This is not a problem for us. We already had recordings of minutes in the village sangams. But, the accounts maintaining system we followed before was simple compared to the present system stipulated by the government. Now we have a lot of registers to maintain. Especially there are problems in the maintenance of general and cash registers. It is easy for us, but for illiterate people it is very difficult. They do not understand and it is complicated.
  
  \item We never used to give money to our members whenever they came to attend any meetings. We only provided them food during the meeting. Now government schemes have training programmes, and for those
\end{itemize}

\textsuperscript{50} Each group was expected to maintain a set of nine records: Attendance register, Minutes book, Savings ledger, Loan ledger, General ledger, Cash book, Individual pass book, Receipt book, and Payment vouchers.
women who attend them dearness and travel allowances are provided. Having seen this our women members have started expecting the same type of remuneration from us too. As a result attendance at our (women's movement) meetings have reduced. It is difficult to make people understand. Government can give such compensation, but a women's movement cannot afford to. This has become a big problem for the movement, and it is difficult for us to explain them in each meeting.

- In the government scheme, they implore us to have more savings and start voluntary savings in addition to the weekly savings. In voluntary savings the amount deposited by each members would vary, so it would be difficult to for members to follow the accounts and maintain registers.

- Due to the undertaking of government programmes, the protest nature of the women's movement has reduced. Previously, when there was a basic needs issue, women used to come out on to the streets for protest and petitioning and would never bother about their food or water. Now they are very hesitant to participate in the movement protest activities, even though they are in need of basic amenities. So I think that the agitational character of the movement has been adversely affected and reduced.\footnote{Interview with the Secretary of the women's movement affiliated to NGO I.}

According to her, the NGO did take up the matter with the development agencies in the district, but were told that all the other NGOs were functioning well and did not report any problems. They were told that their programme is not being managed properly and that is why all these problems were occurring. A similar problem was seen in NGO III too, where the staff had to 'break' and 'join' various groups to meet the requirements of state programme guidelines.

When I arranged for the SGSY loan for the sangams, I was told that those in the beneficiary list of the panchayat office have to be in the SHGs. Because of this I had to take four members from two sangams and include four other members and start a new sangam. So these eight members of the new sangam formed for the purpose of availing the SGSY loan were also members in their original sangam.\footnote{Interview with NGO staff, cluster in-charge, NGO III.}

NGO staff also stated that there were problems with the income generation schemes of the state, since they were not flexible enough to accommodate the needs of the people and were instead imposing specific activities on them.

There are problems with the IGPs promoted by the government. The government is keen on promoting joint income generation programmes. This is contrary to the practices and expectations of the people, who are used to individual business efforts. Women find it difficult to adapt themselves to the demands of a joint enterprise. They think in terms of individual profit and work on an individual basis even in the joint income generation programmes. For instance, a group is manufacturing incense sticks, and all the members in the group think in terms of individual profits. If they undertake livestock rearing then it is on an individual basis. So the government schemes are not really serving the purpose of group activity. In another group (the one studied by us), when they got a SGSY group loan for thatch-making, the
women divided the amount among themselves and are also working on an individual basis. Moreover, they did not spend the entire loan amount for the purpose it was allotted....

These loans are given only for entrepreneurial activities, whereas people are used to agriculture and they want to use them for agricultural activities. So they are asking for dairy loans. But, the government is not ready to change its policy. Now we have given ten applications containing proposals for IGP, and out of these five are dairy based. We have told the officials that we cannot take any other IGP activity, and that if they want to give us loans they should give these for dairy proposals. We have also informed the members that we might not get the loans, since we want only dairy loans and the government is not ready to give them.... In one case the DRDA is insisting on the group taking up entrepreneurial activity, necessarily non-dairy activity. But the local cooperative bank that is going to distribute the loan says that the region is extremely dry and there is no possibility for any activity other than dairy. There are problems and contradictions between state agencies themselves regarding what should be done. They lack a clear understanding of what their approach should be.

NGOs also expressed discomfort with the fact that they were being forced to take up activities by the state that does not suit their intent and expertise. A case in point is the policy of the state government to encourage SHGs to run ration shops, as a means of empowering women. Though there are success stories and benefits of improved access to these shops for poor women, according to an NGO staffer, the stakes of running a ration shop are too high for the poor women to bear, and even the NGO faced problems.

The NGO is now running two ration shops. It was not our intention to manage these shops by ourselves. But the district collector said that the SHGs should run the ration shops and asked the women's organization to allot it to SHGs. We told the collector that it was not possible for any group to take the risk of running a ration shop, because we have to invest money to procure goods and set up the shop, and there will not be any immediate profits, and in any case these will not be high. But we were told that we have to somehow arrange for the ration shops to be run. So the women's organization invested Rs. 40000/- and opened the shops. These shops were previously run on a part-time basis, but after we took over, we kept them open for the full day. This is beneficial for the people, because now they need not absent themselves from labour to go to the ration shop, and can come comfortably after their day’s labour and buy provisions. After 1½ years we have managed to get Rs.20000/- back from our investment. Government schemes are for the good of the people, but there are lot of problems in their implementation. We cannot expect a group to open a ration shop and manage it. They will get less profit, and cannot afford it. We also face problems in the running of the shop. Once there was an inspection and the shop was fined Rs.500/- since the weight was slightly less. We are being treated like any other ration shop. The officials are not realizing that we are new to this field, and instead of punishing us they should offer us guidance. This arrangement is proving to be beneficial for the government, because they need not give salary and pension benefits to the employees, and the

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53 Interview with the Secretary of the women's movement affiliated to NGO I.
NGO will take care of those. Importantly, there is no risk element for them now, because we are doing their duty.\textsuperscript{54}

NGO staff also complained that with their involvement in the state programmes they are not able to concentrate on other aspects of the NGO’s activities, since officials of the state place heavy demands on their time by asking for several details on the functioning of groups.

We frequently protest against incidents of violence and demand proper action on these issues. When we are preparing for such protests and meetings, the state officials ask for some data about the groups or they call us for an urgent meeting.\textsuperscript{55}

Despite these problems, the NGOs are keen to take up state programmes. Why do they do so? All the NGO officials we interviewed, who were in decision-making positions, said that they were compelled to take up state programmes for strategic purposes.\textsuperscript{56} According to them, there was severe competition among the NGOs and to prevent other organizations from ‘poaching’ their members and thereby destroying their initiative to build a people’s movement, they are forced to take up economic programmes of the state and distribute them to the people.

If we do not, then other NGOs are ready to take them and they do their IGP within the area where the NGO was functioning, and they even break groups from the NGO. People also go because they get monetary benefits. All this is creating problems for the NGO, since this would affect the future of women’s movement. To prevent this from happening, the NGO takes up IGP. We also feel that these programmes are implemented out of taxpayers’ money so they should go to the people. We ensure that they repay the loan amount properly. But we cannot ensure that the loan is used for the allotted purpose and that the activity is done on a group basis.\textsuperscript{57}

Therefore, the NGOs interpret the situation as offering them two options, either to take up state programmes despite the difficulties and retain their membership base, or else to lose their ‘clientele’ to other NGOs. Evidently, NGOs seem to favour the first option. The funds they get by adopting state programmes certainly enable them to provide economic benefits to the poor women, an important step in the process of empowerment. But, at the same time, the NGOs are forced to alter their structures and as in NGO I lose the initial vigour for awareness building and conscientization.

\textsuperscript{54} Interview with the Secretary of the women’s movement affiliated to NGO I.

\textsuperscript{55} Interview with the state programmes in-charge and district coordinator, NGO I.

\textsuperscript{56} Interviews with, the Director, NGO I; the Coordinator, women’s movement, NGO I; and the Executive Director, NGO III.

\textsuperscript{57} Interview with the Secretary of the women’s movement affiliated to NGO I.
In this chapter we have sought to provide a brief outline of the context in which the NGOs seek to empower poor women. We have also argued that the structures created by NGOs need to be viewed and appreciated for their dual character. Firstly, as enabling resources which provide the necessary transformatory space for the empowerment of poor women; and secondly, as constraints on the various agents and actors involved in the process of empowerment. Based on this understanding, we have highlighted the various ways in which the NGO-created structures operate as transformatory spaces vis-à-vis poor women and dalits among them. These structures also offer them positions of leadership, a preparatory ground for many women leaders. This is evident from the number of women belonging to these groups who contested in the elections for local bodies of governance like panchayats. The same structures also impose several constraints on women as specific rules and regulations. Our field study reveals that these constraints lead to continuous contestation and negotiation between the NGOs and poor women. On issues like ensuring proper repayment of loans from members, some NGOs also adopt an overly dominant attitude, making it necessary for the group members to assume a tough stance against defaulting fellow members, in order to protect their collective creditworthiness. In other instances the NGO staff themselves resort to various means of coercion including the public humiliation of defaulters to ensure repayment. We have also contended that other social agents like the state condition the very nature of the empowering structures created by the NGOs and their interaction with the poor women. In sum, the process of empowerment needs to be perceived as a complex and cross-cutting interaction between various agents and actors embedded within the pre-existing structural conditions, and also those structures purportedly created by them for empowerment, where each of them weighs the opportunity costs imposed by the sets of resources and constraints and acts accordingly to maximize their benefits at minimal costs.