Conclusion
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Empowerment as a concept is fluid enough to contain within it possibilities for both revolutionary and reformist agendas. This is reflected in the current enthusiasm exhibited by post-Marxists and neo-liberals alike for this idea. The fading expectations of a proletarian revolution after the fall of most communist regimes, the relatively unchallenged grip of neo-liberalism as an ideology today, and demands for the withdrawal of the state and its welfarist orientation, have resulted in the foregrounding of empowerment as the transformatory idea – to alter the extant power relations sustaining powerlessness and disempowerment – and of NGOs as the institutions to most effectively realize this. Consequently, NGOs and empowerment have come to occupy the centre of the current development paradigm, and programmes and projects issuing from this. More importantly, substantial normative value is attached to this combination.

Taking this general enthusiasm as its context, this study has sought to interrogate and understand the process of empowerment initiated by NGOs for poor women, who experience multiple forms of powerlessness. In doing so, the study has eschewed the adoption of an evaluative approach to measure NGO efforts through sets of pre-determined indicators, and has instead sought to understand and explain the various nuances of the process as it unfolds, and how it is perceived by the social agents involved therein.

In this endeavour to understand the process of empowerment, the study has proceeded along three important and distinct, yet related, lines of enquiry – methodological, theoretical and empirical. Methodologically, the study is preoccupied with the question: how should NGOs and their efforts to empower poor women be studied? An attempt to answer this question took us to the field of social theory. Our concern with two social agents – the NGOs and poor women – and their efforts at empowerment against the extant structural conditions of powerlessness and disempowerment necessitated conceiving of the subject of enquiry in terms of the problem of structure-agency interaction.

By conceptualizing NGOs and their efforts at empowerment in terms of the structure-agency interaction, the study has attempted to overcome the serious limitation that pervades much writing in the still young and fledgling academic field of NGO studies and practitioner accounts of the subject – viz., the negligence of social theories. Three distinct positions on social theories – criticism, agnosticism and
optimism – are discernible in the available literature on NGOs. This study purports to overcome the limitations of these positions and identify a theoretical framework that would enable a better understanding of the NGOs in relation to the process of empowerment. The structure-agency debate in social theory offers such a broad framework, with useful theoretical and methodological tools to analyze the various aspects of NGOs as a distinct organizational type.

This framework widens the terms of debate and is of compelling relevance for the study of NGOs and their efforts to empower the marginalized. First, society by nature is comprised of, and its various institutions created by, humans. But the society thus created variously enables and constrains the activities of humans. Consequently, the questions of when and how society is created and when and how this enables and constrains the social agents assume substantial importance to understand the possibilities of empowerment. Second, the feelings of creative freedom and helplessness are immanent in the everyday existence of human beings and inextricably entwined with the structure-agency problem. Even the dominant are not free from this ambivalence, which manifests both in human reflections on action and in the actions themselves. Third, any enquiry of social science has to necessarily account for society, its constituents, and the interaction between them. Four, the theme of power, the primary concern of empowerment, is implicated in the issue of which of the two – structure or agency – has the power to determine the other. Empowerment is here conceived of as a dynamic process of power relations embedded in the interaction between the differentially enabling and constraining social structures, and a creative and indeterminate agency. Fifth, any enquiry into the empowerment of the poor is necessarily juxtaposed against these social structures and has to address the ‘problem’ of the agential capabilities of the poor in relation to the structures. And finally, the socially embedded character of NGOs means that any analysis of their claims and opportunities needs to be placed within the reality of the constraints and possibilities posed by existing social structures.

Our central argument is that to understand social phenomena like empowerment, any reasonable explanatory proposition should account for the fundamental components of social reality – structures and agents – and their interaction and variability in any given situation, without rendering either of them epiphenomenal. The significance of accounting for both structure and agency in the empowerment process follows from the essential nature of society. First,
empowerment does not take place in a vacuum. The social world is replete with structures of dominance containing the basis for powerlessness or disempowerment, and the powerful having considerable stakes in the sustenance of these structures. Empowerment has to be located in the interaction of the powerless with the powerful structures and individuals. Second, when NGOs endeavour to empower the poor, diverse actors with distinct interests and stakes in the process are involved. Any explanatory framework should not be limited merely to the relationships among different actors or the interaction of actors with the structures, but should rather include both. Third, any reference to agents or structures naturally presupposes the existence and interaction of each with the other. Since empowerment has to be essentially located in their interaction, it is only pertinent that explanations include and give a full account of them avoiding the reduction of one to the other. The issue here is not about the (mere) inclusion or exclusion of structure and agency in explanation, rather, it is about the terms of their inclusion and granting full play to each of them in their interaction. Finally, social indeterminacy entails that explanations necessarily allow for diverse patterns of interaction and social variability involving both weak structure-strong agency and strong structure-weak agency possibilities. The explanatory framework on empowerment should essentially accommodate the transformative capabilities of human agents even while recognizing the limits imposed by the structures.

Our concern with the nature of social reality necessitates transposing the theoretical question into a more fundamental ontological concern. A survey of social theories reveals diverse ontological positions vis-à-vis the 'problem'. The limitations inherent in approaches that favour either structure (Holism) or agency (Individualism), and the attempt to replace these two with "situation" (Situationalism) rendering the other(s) epiphenomenal have been highlighted in Chapter One of the study. Alternative proposals to overcome this dualism with a theoretical synthesis (variants of New Institutionalism) or a duality (Giddens, Bourdieu and Jessop) of structure and agency suffer from the weakness of compounding the two basic elements, and thereby deny the possibility of enquiring into the various dimensions of interaction between them. Two proposals from Mouzelis and Habermas, suggesting an alternative dualist understanding of the 'problem', bear the shortcomings respectively of denying full variability of interaction and a creative agency for the agents. Following this, the study proposes the
morphogenetic approach of Archer as offering a more sophisticated understanding of the structure-agency interaction.

Archer proposes an approach wherein both structure and agency are conceived to be possibly strong and implicated in interaction. Social reality manifests itself in the behaviour of people, and is activity-dependent, but the pre-existing structures simultaneously enable and constrain agential action by fixing “opportunity costs” for each course of action. To arrive at this conceptualization, she employs various concepts like “emergence” of the structures from agential action, the “temporality” of social interaction, and the “stratified” nature of structure and agency. The “emergent” and “stratified” temporally pre-existing structures have necessary and internal relations resulting in four “situational logics” – “necessary complementary”, “necessary contradictory”, “contingent complementary”, and “contingent contradictory”, respectively prescribing agential responses of “protection”, “compromise”, “opportunism” and “elimination” – and thereby offer “strategic guidance” with specific “opportunity costs” for agents. In her “analytical dualism” the agents are also “stratified” into persons, actors, primary agents and corporate agents with different “vested interests”. Though these agents are “involuntarily” placed in “situational logics” and the latter has a conditioning power over the agents, Archer desists from making the agents prisoners of the “situational logics”, when she maintains that given their independent “emergent” nature, people are capable of conceiving projects which can “imaginatively outstrip the social possibilities of their times”. Adopting this framework enables us to explore the possibilities for NGOs and poor women to contest the pre-existing social reality of their times. Though Archer identifies only two types of interaction between agents based on relations of – power and exchange – we include a third – the discursive relationship – which assumes importance in the context of imagining and articulating alternative social possibilities, an essential component of the empowerment process.

The study has made further modifications in the framework and has operationalized the same in view of the subject of enquiry. The modifications are primarily two-fold. First, in addition to the horizontal stratification of structure proposed by Archer, we make a vertical stratification of structure into the 'remote reality' and the 'lived reality'. The latter denotes the experiential reality in which agents are located and which consequently has a greater influence on their lives. It also mediates the influence of ‘remote reality’ on them. Second, the outcomes of agential action in relation to empowerment are conceived in terms of “exit” and
"voice", denoting an expansion of alternatives and an increase in influence. It is proposed that the actions of 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 the 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 a realization and increase in "exit" and "voice" not only results in a 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.

The study also makes a critical distinction between two interrelated but distinct aspects of NGOs vis-à-vis the process of empowerment. NGOs play a dual role in the process. At one level the NGOs act as agents who seek to empower poor women, within the larger structural features of the 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.

Following from Archer's notion of "stratified reality", the study proposes an understanding of the organizational universe between the state and the business sectors, which includes the NGOs, as a "stratified" space in which agents with multiple and diverse "vested interests" interact with each other under pre-existing structural conditions. This stratified view of the organizational world has greater explanatory potential for understanding the functioning of NGOs. Despite the existence of an assortment of organizations, there is a growing tendency to treat the thickly populated 'middle ground' between the state and the market as a homogenous space. There has been scant effort at describing how various organizations relate to each other and usefully differentiate between them. Either all organizations have been referred to with one nomenclature – a panoptic approach, or different nomenclatures have been unrestrainedly and interchangeably employed to denote one particular organizational type – a fungible approach. Both these approaches are premised on the idea of a homogenous 'middle ground' characterized by distinct values and practices. All the three – the idea that there is a distinct and homogenous "sector" that is non-state and non-profit, and the fungible and panoptic approaches deriving from that idea, suffer from serious limitations. The
idea of a homogenous sector neither serves any heuristic purpose; nor does it reflect
the organizational reality. At best, it is a referential concept and is far from being an
empirical reality. The study suggests an alternative starting point – the stratified view
of the organizational field which enables us to study the interaction between the
NGOs and the GROs, a critical dimension of the empowerment process.

Our framework, deriving from the structure-agency debate, implies that the
outcomes of interaction and the interaction per se between these elements are far
from determined and on the contrary essentially contextual and contingent in
nature. Accordingly, empowerment is contingent both as a process and an outcome
of structure-agent interaction. Based on this conception, the study interrogates this
well-entrenched dichotomy, which is akin to the Foucauldian binaries evident in the
current discourse on the concept of empowerment, essentially propped up by
hegemonic neo-liberalism and counter-hegemonic post-Marxism. Empowerment in
such dichotomic understandings is either of intrinsic or instrumental value; either a
process or an outcome; and either a top-down or a bottom-up process. Social
change is sought either in the transformation of structural conditions or agential
capabilities. It is conceived either as an individual or collective enterprise. The
strategy adopted revolves around either credit or conscientization. The institutional
focus centres on either state or NGOs. There is much confusion about concentrating
either on men or women. And in the case of women the tendency is to privilege
either their primary or strategic interests. The process is based on understandings of
households as either conflictive or complementary. There is a debate over the
efficacy of either ‘insider’ or ‘outsider’ as the agents to realize empowerment. Power
is conceived to operate either as “power to” or “power over”; and there is a tendency
to privilege either psychological or social or economic or political empowerment. This
parametric dichotomy informs the current debate on empowerment and few
exceptions reach out to the complexity that lies beyond these dichotomic confines.

The study counters this dichotomic thinking on empowerment in either/or
terms and argues for the necessity to reclaim its inherently complex nature. The
exclusionist idea that undergirds this view is problematic, for it not only privileges a
particular universalistic solution by excluding the alternatives, but also fails to
acknowledge the variations or combinations of these counterpoised alternatives.
Instead, we perceive empowerment as an essentially contingent and negotiated
process. Following this, we distinguish between the potential and the realized,
the former inscribed in the emergent structural conditions of our previous actions,
and the latter emerging from our ‘empowering’ interaction. Here, negotiation gains prominence over the possession of resources or capabilities, and empowerment becomes contingent by nature. The outcomes of the structure-agent interaction are primarily of an unintended nature. This naturally rules out the assumption that a particular strategy will automatically lead to empowerment, and questions the efficacy of blueprints, planned designs and top-down approaches. Therefore, the study counters the ‘mechanical-universalistic’ understanding of neo-liberal, post-Marxist and feminist persuasions and the assumptions about the concept of empowerment that underpin them. Empowerment thus is a contextual and contingent process of interaction between agents within the conditioning structural influences and their ability to negotiate and engineer change reflecting an increase in their “voice and “exit”.

Based on this theoretical perspective, the study has explored the process of empowerment initiated by three NGOs in rural India to understand and explain the process, the institutions involved, and the strategies adopted. To provide an institutional framework for their efforts, the NGOs have created alternative structures which provided a space hitherto denied to the marginalized and powerless, to express themselves, interact with each other and the state authorities, 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. The functional importance of these structures is reflected in the changes in attitude and awareness experienced by women, the confidence and self-belief in their ability to articulate their interests and realize these, as channels of communication where women get access to information about state programmes and on whom they should approach and when, as a means to demand basic amenities through collective pressure and acts of protest, and to gain access to public institutions and assert their claims there.

The group, a women’s collective initiated and affiliated to the NGOs and primarily engaged in savings and credit activities, is the most critical rung in the structural innovation of the NGOs. The groups serve as transformatory spaces in three distinct ways. First, they provide an institutional-locational space restricted to women where they articulate their interests. The sheer act of designating a common place in the village landscape, as their own, by women for a specific time and on a regular basis, is definitely an act of assertion and a challenge to existing
gender power relations. Notable here is the diminishing opposition to such meetings encountered from men both within and outside the household. Second, they provide a space of social equality in which dalit women interact with other women of higher castes on an equal footing. The transformation in the caste dimension manifested itself in the inter-dining between women members, as well as in dalit women occupying leadership positions. Though many groups are formed on caste lines, at higher levels of organization like the cluster or the federation, dalit women are in positions of leadership and the high castes are mere members. This reversal of power relations in favour of dalit women has a significant effect on their confidence, and brings in them an eagerness to question caste-based inequalities in their everyday experiences. Third, as a space for women to assume and acquire leadership qualities, these structures serve as a preparatory ground for many women leaders. The experience and confidence they have gained in these forums is reflected in their active participation and contestation in the political arena, especially in the panchayat elections. Women gained greater respect and acceptance as leaders in their local community when they were able to intervene successfully in village disputes, and articulate and fulfil the basic needs of common benefit. 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 inclination among the general public to approach the groups on issues involving women's rights.

The significance of this transformation needs to be understood and appreciated from the vantage point of the pre-existing village norms and structures. The informal forms of association among women that existed previously were defined by traditional socio-cultural markers and were not oriented towards offering a space for women qua women. The traditional village forums denied women participation and excluded them from leadership. On the contrary, in the group meetings, even when men were allowed an 'inactive participation' on behalf of their wives, it was on terms set by women. In fact, the act of women assembling in the night for meetings counters the social norms that restrict the movement of women beyond the household precincts after dark. For dalit women, who still face discrimination in several places as untouchables for reasons of purity and pollution, inter-dining and occupying leadership positions are certainly transformatory. Also notable is the concerted and conscious efforts made by NGOs to bring about these changes.

565
As transformatory spaces, the resources provided by/in these NGO-created alternative structures enable the powerless to effectively interrogate the constraints imposed on them by the pre-existing structures. Nonetheless, these structures cannot be considered as resources alone, for they also have a conditioning effect on poor women. As a framework of rules and norms, these structural parameters elicit specific behaviour from agents within and thereby act as constraints on them. For instance, participation in meetings and events organized by NGOs, the timing and regular schedule of group meetings, loan allotment and repayment patterns also impose constraints on poor women. They are forced to forego their daily wages, face domestic violence, depend on loans from other sources for emergency needs, repay pending loans to become eligible for fresh loans, and cannot repay their loans ahead of the instalment schedule fixed by the NGOs. We have also shown how loan repayment was a major concern in the groups, as a poor repayment rate of some members would affect the creditworthiness of the entire group, as they would face difficulties in getting further loans from their NGOs and the banks. As a result, though some of the members were in a difficult financial position they were forced to somehow repay their dues. The very structures that were transformatory in character could prove to be constraints on poor women and possibly limit the empowering alternatives that could be thought of and acted upon. Hence, the structures created by NGOs need to be viewed and appreciated for their dual character. First, as enabling resources which provide the necessary transformatory space for the empowerment of poor women; and second, as constraints on the various agents and actors involved in the process of empowerment.

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 the 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. This is evident in issues like participation in events organized by the NGOs, attending the organizational meetings, timing of the group meetings, acceptance of the proposals initiated by the NGOs, and proper repayment of loans. 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’.

The group as an institution is far from being a *homogenous* entity. This is so despite the efforts of some NGOs to join members on the basis of cultural markers like caste. While such efforts catered to one aspect of agency — as primary agents — they naturally failed to counter the individual capabilities and idiosyncrasies, and their household context that considerably influence the participation of individuals and the functioning of the groups. The GROs have been promoted as democratic institutions by the NGOs. In this context, the study finds that individual capabilities, NGO-created structures and the ‘lived reality’ had a substantial influence on group proceedings. For instance, the literacy status of members and the existence of a robust credit programme conditioned aspects of participation like speaking, and offering or opposing proposals. Members sacrificed their self-interest despite high levels of personal animosity, because they had to cooperate with other members for the functioning of the group and for all of them to benefit from more loans. Members were less inclined to assume leadership positions for reasons of illiteracy and time constraints, due to household and work commitments. On all these issues we find that poor women reflect on the “opportunity costs” that emanate from their ‘lived reality’ and the NGO-created structures, and also their individual capabilities and then decide on their action.

The NGO-created structures when juxtaposed with the ‘lived reality’ of poor women, entail two “situational logics” — “necessary complementary” and “necessary contradictory”. In the first aspect, the NGOs and poor women as social agents share common interests i.e., to counter the pre-existing structural conditions that sustain the powerlessness of poor women. Hence, there is a necessity to “protect” the relationship. In the second aspect, various actors within the NGOs and poor women have divergences of interests, but since the relationship with NGOs is “necessary” for poor women to solve many of their problems, including financial constraints, though they contest the rules and proposals of NGOs on many occasions they resort to “compromise”. It is also evident in our study that the NGO-created structures are not
inviolable as poor women employ their *creative agency* to manoeuvre these, as perceptible in the various forms of loan fungibility.

Given the dual nature of structures, 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 pre-existing structural conditions. Nonetheless, to realize the objectives of the NGOs, i.e., to empower the poor women, these structures ought to be *empowering not only in intent but also in practice*. 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. The NGOs have to continuously reorganize the structures they have created to ensure their empowering potential, whereby there are fewer constraints on the agents labouring to bring about empowerment, including the poor women.

The empowering potential of credit has been the subject of much debate. This study found that the *increased supply of credit* to women provided them with empowering alternatives, *albeit* the nature of most of these are far removed from the normative expectations of many commentators and in certain instances the NGOs themselves. Poor women as agents have specific valued interests, and perceive the credit supply from the standpoint of those interests. Our findings show that women value the increased supply of credit as an effective means to overcome their impoverished state of existence and in the fulfilment of their *practical interests* like food-making, ensuring availability of water, and housing concerns. Though lack of food or proper housing are not exclusively women’s issues, and the entire household suffers from these, women experience these difficulties differently and in a more *intensive* manner. Guided by the corporate and/or cooperative notions of household, women value these functions assigned to them by the gender division of household work. But in *situations of scarcity*, women experienced severe restrictions on the performance of gender-specified functions. The availability or non-availability of regular income conditions the exercise of their gender-determined functions by women. Hence, women value the credit supply for its ability to fulfil the basic needs of the household and to enable them to perform their gender-specified functions within the household. Moreover, when in situations of
poverty women lack the capacity to make choices according to their primary interests, any increase in their capacity to do so is certainly empowering and could possibly be more important than their strategic interests. In this context, access to credit certainly expands the range of choices available to these women belonging to poor households.

Situations of scarcity necessitate taking a more complex view of these choices, oriented towards the realization of basic needs, and not to relegate the importance of such choices for the empowerment of poor women. Furthermore, the realization of their practical interests cannot be viewed solely in material terms, and the effect they have on the physical and emotional aspects of poor women also need to be accounted for. At the physical level, women gain alternatives, which enables them to skip a day’s wage labour if ill, and old women to desist from heavy agricultural work. Emotional aspects centre on the respect that women get because of their increased access to credit both within the household and in the wider society, including the moneylenders who often ill-treated them previously. Also important is the satisfaction women derive from their able management of the household, and especially their children.

Other than the value they attach to physical and emotional positives, women also cherished the strategic 'non-dependence' that an increased credit supply engendered. This 'non-dependence' is of three types – economic, social and household, more specifically, from moneylenders, high castes and their husbands, respectively. While in the last instance ‘non-dependence’ is conceived more in terms of ‘interdependence’ – greater cooperation and “equal” contribution to the household welfare with less dependence on their husbands, in the other two realms it is more in the nature of breaking their traditional dependence for a more ‘independent’ existence. Thus we find that the satisfaction of their practical interests can have considerable strategic importance as in the case of their ‘non-dependence’ on high castes and moneylenders. Another significant aspect of strategic importance is the registration of the homestead lands in the names of the women members when they avail credit for housing from/through the NGOs. Ownership of the homestead land offers women, and their daughter(s), a latent “voice” in the form of greater bargaining power with husbands and sons. Therefore, contrary to the view that privileges strategic interests as the most important vis-à-vis women’s empowerment, we found several strategic alternatives made possible by the credit supply even within the arena of practical interests.
To the extent that the gender-specified functions are critical for, and are oriented towards, the well-being of the households, the loans have a wider transformatory impact as seen in the case of the education of their children, especially girl children. Increased credit supply enabled the poor households to educate their children on a more assured basis. The most significant pointers that emerged from the analysis are two: first, the gender gap in education is narrowing with a higher proportion of girls enrolled in schools when compared with boys; second, nearly all the last-born children in the school-going age are attending schools. Here too the gender differentials are positively in favour of girls. Women also exhibited positive imaginations about the future educational and job prospects of their children. Given the importance of education for empowerment, this is definitely a positive trend.

Increased access to credit also had empowering influences on the household economy in the form of repayment of pending outside loans, reduced dependence on moneylenders, increased solvency, reduced difficulties in getting kaimathu and loans, efficient/full use of and acquisition of new productive assets. More specifically, women valued credit for two distinct outcomes. First, to overcome their dependence on moneylenders, and to stabilize the financial transactions of their households. Second, to participate more actively in what we have termed as the 'forced' money rotation. In general, increased solvency has specific importance for women, who rely more on local borrowing to meet their various needs. The efforts of these poor households to create some productive assets that would assist them in overcoming 'forced' money rotation are also evident. Nevertheless, we have identified specific problems that stifle any such effort. In this regard, our survey of the statements of women has thrown up specific factors like social norms, individual bias, beliefs and predilections, natural calamities, lack of infrastructure, constraints of time and space, and the existing rural institutional mechanisms in which poor women do not have any "voice". Hence, caution needs to be exercised in assuming an automatic fit between productive assets and well-being outcomes.

Assured credit supply enabled poor women to make strategic life choices with respect to their livelihood, education and the marriage of their children, and also enabled a relative 'non-dependence' on traditional elites. Credit provision and joint economic activity gave women definite strategic alternatives – to choose where they will work and what type of work they will do. There are also pointers towards women being capable of making strategic choices that would have a telling effect on the
closed and agricultural system sustaining dependent relationships. With increased access to credit and “ideas for progress”, women now articulate the possibility of breaking their dependent status by undertaking economic activities on their own. Unlike the above alternatives that are critical for the lives of the individuals concerned, women also value other alternatives more for reasons of prestige and status. Many decisions like purchasing jewels, celebrating a function, fulfilling demands of seimural/seer are certainly not of an equivalent strategic importance as reducing the economic dependence on landlords or the marriage of children. Nonetheless, women value these choices and the alternatives brought about in respect to them by increased access to credit. Here, social norms and values, and issues of personal and household respect and status are intermeshed, such that women consider these choices as valuable. Women also valued credit supply for the financial confidence it engendered. In sum, credit does provide poor women and their households with empowering alternatives.

Poor women revealed complex understandings and the diverse manner in which they perceived access to credit and their interaction with other agents, both essentially conditioned by their perceptions of the contextual ‘lived reality’. Women perceived their gender-specified roles as “necessary complementary”, guided by cooperative notions of the household and sought to fulfil this role effectively with an increased supply of credit, and so value it for that purpose. With respect to their dependence on high castes, whether for water or work, women with their access to credit were able to convert the “necessary contradictory” situation entailing “compromise” into one of “contingent contradictory” making the “elimination” of traditional dependence a possibility. But many women still perceived their dependence on moneylenders as “necessary contradictory” due to the lack of any productive assets and substantial improvement in their financial position. Again the ‘lived reality’ with its assortment of norms makes it difficult for women to not satisfy the seimural/seer obligations. Accordingly, though some women perceive these obligations to be “unnecessary”, their agential action is conditioned by the “opportunity costs” fixed by the situational logics – “necessary contradictory” – produced by the necessary and internal relations between social norms and kin group, and are hence forced to “compromise” with the social practice.

The position of women in households, and their “voice” in varied aspects of household decision-making, are considered significant for the empowerment of women. Household decision-making is a complex arena of gender relations
conditioned as much by the prevalent set of social norms as by the idiosyncrasies of individuals involved. We find the hypothesis of a direct or automatic correlation between the greater access to credit that women enjoy through groups, and an increase in their influence on household decisions, largely untenable. Instead, the household relations that pre-existed the formation of the group, and the social norms as understood by the women, essentially mediate the relation between access to credit and decision-making. In this regard, the study differentiates between women in marriage and widows. Among the former we identify two major types of households – conflictive and cooperative. The cooperative households are further disaggregated into four types – male dominant, female dominant, "joint", and compartmentalized. The manner in which women from different types of households perceived and put to use the credit they accessed through their GROs, indicates the diverse meanings and import credit has for these women, essentially conditioned by the pre-existing patterns of gender relations, social norms and other structural conditions.

Women in male dominant cooperative households, where loans from the group were mostly taken and utilized according to the discretion of male household heads, valued the group activities and credit transactions in it, as an alternative arena where they engaged in more independent financial transactions than in their general household affairs and for the increased importance this brought them within the household. Women in "joint" cooperative households consider credit access as that of the household's. Consequently, there is continuous discussion between men and women belonging to households in this category about availing loans from the group, and loans are taken after mutual discussions and the suggestions to this effect come from both spouses. Women also referred to the suggestions they made to their husbands when there was a possibility to avail loans from the group, their increased confidence and active participation in household decision-making, and the strengthening of control over their income to ensure repayment. In the context of these households, we argue for the substantially empowering potential of 'suggestions' as reflecting the active participation of women in decision-making and as expressions of their interests. Women in female dominant cooperative households, with differing reasons for their dominance, naturally expressed varying degrees of financial confidence and used the credit supply to either realize their ideas, take decisions of an everyday nature, or to meet their emergency needs. Women in compartmentalized cooperative households,
who were largely ‘independent’ of their husbands, either lacked the enthusiasm for loan utilization, or availed loans and were dependent on their husbands for repayment.

For women in conflictive households, credit had greater value as it helped them to be 'non-dependent' on their husbands, fulfil the basic needs of the household, and the welfare of their children. Our analysis on widows shows that most of them, guided by notions of collective welfare and cooperation, hardly saw any need to retain their influence as the primary decision-makers in their households. Having experienced the social marginalization that accompanies widowhood, they looked forward to their sons growing-up and assuming the responsibilities.

The household is an arena of continuous articulation and negotiation over interests. Diverse household contexts essentially mean that women are differently positioned within each of these in terms of their inclination and ability to articulate their interests, and to successfully negotiate the outcomes desired by them. In this respect, the individual financial status of women and the social norms favouring collective over individual welfare, played a conditioning role. Also important here are the structural conditions in the form of gender patterning and other social norms that promote certain types of responses, even while prohibiting others by attaching heavy "opportunity costs" to these. Hence, in decision-making the opinion of women is distinctly informed by the notion of the "jointness" and cooperativeness of the household. The access to credit from the group is considered as another source of credit for the household, and not for women to cater to their individual needs. What credit has engendered is not independent decision-making power for women, but more consultation and joint decision-making in the household. There seems to be continuity between the period before and after the formation of the group and their access to more credit, rather than a definite break. Nonetheless, this continuity can hardly be construed or equated with changelessness. There are subterranean changes beneath the turf of continuity. Our analysis finds shifts within pre-existing patterns of gender relations in households, rather than shifts between these patterns themselves.

Empowerment is as much a process of positive attitudinal change and feelings of self-worth, as it is one of augmenting individual capabilities and transforming the very structures that sustain and reinforce powerlessness. The self-perceptions and predispositions that individuals harbour effectively limit their ability
for alternative imaginations and foreclose specific possibilities of action. It is in this context that various aspects of conscientization, including questioning existing beliefs about the self and others; enabling people to locate problems and articulate alternatives; furthering their ideas about the world around them; improving their capability sets; encouraging them to take initiatives and act, assume vitality.

Women experienced **attitudinal changes** with regard to savings, increase in confidence to talk and travel, and the ability to imagine their future. Despite the general enthusiasm, women related in multiple ways and imparted diverse meanings to various aspects of attitudinal change conditioned by the peculiar context of their ‘lived reality’. Hence, we find that there are women who did not attach much importance to mobility in their daily lives. Guided by notions of “jointness” of the household, ‘freedom to move around’ and ‘non-dependence’ were not important aspects in their lives, and in fact some of them considered travelling as “burdensome” and ‘delegated’ some of the travel-based functions such as household purchases to their husbands. Women had pre-existing commitments on time at household and work, which meant that they had to negotiate the demands placed on their time and energy by the NGOs, and their perception and valuation of mobility per se was conditioned by their ability to make compromises and overcome the costs that it entailed. Structural aspects like patterns of gender relations and social norms, and the agential opinions and perceptions thus essentially condition the manner in which women relate to mobility. Consequently, when we talk in terms of mobility empowering women, caution needs to be exercised so as not to make any universalistic valuation of the importance of mobility.

Women also exhibited positive **perceptual changes** on education and the employment of girl children, dowry, family planning, domestic violence and women’s rights. But there is a considerable diversity of opinion, and all the changes cannot be solely ascribed to the efforts of NGOs. The perceptions have **multiple sources of origin** – social agents with differential positioning and influence in the ‘lived reality’. Perceptions are thus far from static, being rather multiple and diverse, ensuring **continuous articulation and negotiation** among various agents with possibly different “vested interests”. Nonetheless, the pre-existing social norms and values ensure that the poor women interrogate the various perceptual alternatives from the vantage point of the ideas, prejudices and values that they have already imbibed, necessarily conditioned by the pre-existing social structures. The negative opinions and ensuing practices deriving from the ‘lived reality’ necessitate plausible
alternatives. NGOs have played a critical role in this context, to promote *transformatory perspectives* and a continuous articulation of these alternative possibilities. Given the influence exercised by the 'lived reality' of the poor women, these alternative perspectives need to be anchored in their 'lived reality' and simultaneously retain their *transformatory appeal*.

The increase in *respect, status and self-worth* that women experienced, both within households and in the wider community, are psychological aspects bearing empowering consequences. Within the *household*, most women, including those who faced initial opposition to their participation in group activities, perceived a distinct positive change of attitude towards them and their association with the groups. This change of attitude derives mostly from the *contribution* women make to household welfare with group loans and their *achievements* outside the household through demands for basic amenities, joint economic ventures, contribution to village welfare and questioning injustice. Women also made an express link between the ability to suggest solutions and provide financial alternatives at difficult times, and their improved status within the household. The contributory significance made possible by assured credit supply, achievements in public arena, and the recognition within the household they entail further the sense of self-worth of these women. There are definite pointers that in many of the households, these factors engender shifts *within* gender relations.

While these are changes that *individual* women experienced within their households, they also manifested in terms of an increase in respect and status in the wider community, and had *collective* implications for the household, gender and caste. At the *level of households*, the change is more marked in those headed by widows, which in most cases faced marginalization after the death of the male head. Financial stability through group loans, and participation in activities and achievements that have public relevance, brought respect and status to households. A distinct manner in which social inclusion gets realized is the sense of "equal status" in various relational spheres – household, kinship group, and village peer groups. The 'non-dependence' of the households on others for loans also resulted in an increase of respect and status.

In the arena of *gender relations*, women perceived a definite change in the attitude and behaviour of men. They differently attributed this change to factors like the improved status of women, development through their groups, and the sense of fear that men had due to the newly gained confidence of women. Women, having
gained in confidence from the success of their participation in group activities, now think of *contesting men* openly as a way of asserting themselves. The courage with which women have taken up *public issues* in some groups has instilled a sense of fear in the minds of men about the immediate response they might elicit from women if they misbehave. In this respect, the solidarity expressed by NGOs with the women plays a significant role. Some women also referred to the "*men-like*" character attributed to them by others as a result of the attitudinal change in them and the activities they engaged in through their groups, including protests and roadblocks. Another insight that emerges is the approbation that women receive from both men and women alike. The respect and status of women also increased with the questioning of certain gender-based beliefs and prejudices against women harboured by both men and women.

In the realm of *caste relations*, the groups have functioned as a source of credit for dalit women to meet their various needs, to acquire productive assets and reduce their previously complete dependence on the landed elite for their livelihood. The NGOs also undertook to secure livelihood essentials like water sources, which are of much significance for the dalit women. NGOs also brought about changes in the supplicant attitude of the dalits. The confidence and awareness generated through participation in NGO activities had definite effects in questioning caste-based discrimination and the injustice done to dalits in many localities. This also contributed to the arousal of a groundswell against caste based discrimination and violence.

Women value the recognition they receive and the general increase in their respect and status. Though these elements might be distinctly psychological in countenance, from the accounts of women it is evident that the social relevance of these elements can hardly be dismissed as inconsequential. The considerations that women perceive these changes as expressions of their improved position and standing in their 'lived reality', and the fact that achievements through their efforts in the group imparts a "sense of ownership" over these accomplishments render any increase in respect and status as necessarily empowering.

The strengthening of women's psychological resolve has a direct correlation with their proclivity to *act and assert* themselves. The articulation of alternative sets of imaginations about the powerless and the powerful, projecting the unrealized potential of the former and questioning notions of the infallibility of the latter, are cardinal for the process of empowerment. Two essential components of women's collective assertion are the creation and existence of the collective *potential* and the
Transformation of this potential into the **actual** act of assertion. In this context, NGOs engender a feeling of solidarity among poor women in three important ways. First, an attitudinal change creating a sense of collectivity with confidence and courage at the individual and collective levels. Second, a perceptional change to actively identify and take up issues of gender and caste in their localities. Such perceptional change in women not only differentiated women belonging to the groups from those who did not; but it also instilled a sense of commonality among women sharing a similar opinion. Third, the NGOs also endeavoured to create *de novo* alternative sets of institutions that offered a collective space for women not only to express themselves, but also to join together in action. This collective manifested in several acts of petitioning and protest, demanding basic amenities and questioning injustices on the basis of caste and gender.

The collective also enabled poor women to gain access and assert their claims on **public institutions**. The acts of assertion and the interaction with officials gave them tremendous confidence and a sense of achievement. This confidence enabled them to creatively imagine their futures and to articulate their future claims. Their success in the initial efforts gave them confidence to place fresh demands in their interest. Women valued the guidance offered by the NGOs and derived a sense of assurance from this to confidently engage in new initiatives. Women also had a reasonable estimate of their capabilities and sought active cooperation from state officials in all their endeavours. Our analysis shows that the access to institutions had a **snowball effect**. This effect operates in two related ways. First, the initial access poor women gain and the experiences of success gives them courage and confidence to approach these institutions to seek solutions to their problems. Second, the "voice" some of the poor households have in relation to these institutions also accrues positively to others' benefit.

A notable feature of the collective assertion is the cooperation between groups from the same village and from contiguous villages, and those comprising women from dalit and high castes. Women *qua* women seek to assert their claims and have thus effectively transformed themselves into "corporate agents" with "vested interests", by identifying common interests and generating substantial self-belief and confidence in their ability to achieve their objectives. The attitudinal change most women reported having undergone is a critical element in ensuring this transformation.
The creation of alternative structures, increased credit supply, shifts within gender patterns of household decision-making, attitudinal and perceptual changes, increase in the respect and status both within households and without, the sense of the collective, and acts of assertion on the social plane and against public institutions, have implications for each other and 'lived reality', and cumulatively result in the expansion of "exit" and "voice" options, and the empowerment of poor women.

By creating de novo empowering structures and providing an alternative space for poor women to interact among themselves and with others, and by emphasising aspects like common discussions and inter-dining, NGOs have given a specific orientation to the empowerment process. Along with the increased supply of credit there have also been concerted efforts in the direction of changing the attitudes and perceptions of women and transforming them into corporate agents. The credit women obtained from their groups has played an important part in strengthening their position in their households and in the wider community. With regular credit supply, women found themselves in a better position to articulate their interests within the household, to make suggestions and to supplement the efforts of their husbands on many occasions. Women cherish this aspect of change which enables them to not be "dependent" on their husbands, and offers them enough possibilities to contribute to their household welfare, thereby establishing relationships of "nondependence" on their husbands for all household needs and an "interdependence" to serve the household better. This "equality" strengthens their position within the household and contributes to their active participation in the group's activities, a marked change of considerable consequence since in many households women had initially faced opposition to such participation. This active participation in the "public" arena (generally a male preserve) and the valued outcomes they achieve, augments the respect and status of these women and their households within the wider community. This in turn further strengthens the position of women in their households. The cumulative position of strength engendered by credit supply and attitudinal change provides a boost to the confidence of women and enables them to actively engage in the articulation of interests and in acts of assertion to realize their interests.

Our field research provides strong evidence that flows against the current predilection to conceive of empowerment in dichotomic either/or terms. We identified several elements necessitating an intrinsic appreciation of empowerment. Women
had undergone attitudinal and perceptional changes, were relatively non-dependent on traditional elites and moneylenders, reported an improved standing within households and in the wider society, and asserted their interests and claims in the social and institutional realm. But we also find the distinctly instrumental value of the empowering processes – the education of children and more importantly girl children, household food security, financial stability and creation of productive assets – which are no less important for the empowerment of women and are naturally valued as desired outcomes by them. We also find that intrinsic values like attitudinal and perceptional change influence instrumental values like girls' education; and conversely, instrumental values like financial stability and food security enable the realization of intrinsic values like non-dependence on elites and moneylenders. Moreover, the importance of these elements depends on the structural context of 'lived reality', and the value poor women attached to them.

The study identified several important processual elements involved in the efforts to empower poor women – control over loan utilization, decision-making in households, and participation in group meetings. These are certainly of substantial import. We also find that there are outcomes like financial stability, education, food and housing, which are not only valued by women, but also influence processual elements. For instance, financial stability resulting from the contributions of women has an impact on the gender relations in the household decision-making.

Our analysis specifically reveals that structural features such as laws against untouchability or crime against women, or special police stations for women, or a policy environment favouring micro-credit programmes, are significant in providing potential resources furthering the process of empowerment. Nonetheless, it is important to realize that these resources are mere potentials that need to be tapped by poor women. Factors like fear of the outside world, illiteracy, and lack of information, primarily agential in nature, deny a useful conversion of this structural potential to actual outcomes. It is in this context that the necessity to augment agential capabilities with attitudinal and perceptional changes, awareness, credit supply, etc. assume indubitable relevance. Further, agential capabilities per se are also potentials that result in the desired empowering consequences only when realized in interaction with the structural conditions. Hence, privileging one of these elements as essential or foundational for empowerment fails to reflect the complex reality. This essentially interactional character of empowerment also contradicts the
dichotomy between views favouring *top-down* as against *bottom-up* initiatives or the vice versa.

In a similar vein, the *individual* and *collective* components of empowerment mutually reinforce each other. As a transformatory space, the group essentially manifests in two distinct, but mutually implicated forms – the collective as an *aggregation of individuals* allowing changes at a *personal* level, and the collective *qua collective* enabling transformatory changes rendered possible only through an application of the collective strength of women. We find that psychological changes in the attitudes, perceptions, and self-worth of women lead to their greater participation in acts of collective assertion. And conversely, collective achievements augment their psychological bearings. Moreover, the individual position of women in their households influences their participation in collective group activities, and any success in the latter furthers the standing of women within their households.

It emerges that access to *credit* plays a very important role in the lives of poor women and their empowerment, as they experience poverty in multiple ways in their everyday existence. Some of the purposes for which credit is utilized are surely not transformatory in terms of external agents like NGOs, but for the poor they are important as choices, which they found difficult to realize before, and certainly contribute to the increase in their “voice” in most instances. Naturally, the questions about varying perceptions on empowerment come to the fore. This is where the limitations of an approach solely dedicated to credit are exposed and the significance of *conscientization* comes to the fore, emphasizing the essential relationship between the two. The need is to conceive credit as *necessary but not sufficient* for the empowerment of poor women. Credit and conscientization are two interrelated components of the empowerment process, the right proportion of the blend being contingent upon the extant structural context.

The inclination to prioritize the *strategic interests* of women over their *practical interests* is also questionable. Our study points out that in the context of empowerment of poor women their practical needs can be critical. In fact, with respect to poor women, their poverty as a structural context renders their practical interests as sufficiently strategic. For instance, credit supply ensuring food materials and water supply result in poor women's strategic non-dependence on their husbands, moneylenders and landlords. Furthermore, interests of strategic import for women like education and marriage are influenced by the sufficient realization of
practical interests like availability of food, financial stability of household and housing facilities.

The predilection to privilege the cooperative or conflictive model of the household as the basis for the empowerment of women is also contradicted by our findings. A survey of households reveals that notions of "jointness" and cooperativeness predominate. But there are substantial variations between households based on cooperative gender relations, and more importantly there are households primarily conflictual in nature. Again, though women lived in conflictual environments, conditioned by social norms and high "opportunity costs" for options outside marriage, they invariably sought solutions within marriage and in greater cooperation. Following this, the formulations that tend to view household relations in primarily conflictive terms, and consequently project the realization of the strategic needs of women as the vehicle for their empowerment also stand questioned. Even in conflictive households, women were decidedly oriented towards the common household welfare and sought to fulfil their practical interests rather than their individual strategic interests. The structural patterning and cultural ideas harboured by women point to a more complex reality where relationships are both conflictive and cooperative.

Following from this complex understanding, our study also finds the strategies oriented towards either women or men to be unrealistic. Though there were numerous instances of conflict, based on the testimonies of women, we have also highlighted several occasions of cooperation. Moreover, given the essentially cooperative and "joint" character of households in rural India, strategies have to focus on both men and women. But the basis of such orientation and even the exact nature of it would be primarily contextual and consequently vary considerably.

The debate on the appropriate agency for empowerment – the "insider" or the "outsider" – is of fundamental importance and leads to what we termed as the paradox of empowerment. The paradox is generally configured in terms of "outsiders" with a 'universal' set of values and "insiders" with 'particular' norms and values. Following this, there is much discussion over issues of ethnocentricism on the one hand and ethnodevelopment on the other. In short, the role of NGOs, as "outsiders", in empowerment has been disputed. Our analysis shows that NGOs play a significant role in the empowerment of poor women and consequently refutes the conception of the agential role of "outsiders" and "insiders" in either/or terms. In this respect we proffered the dual role of NGOs as structures and agents, with resources
and constraints, and empowerment as a negotiated process located in the interplay of different agents with competing and cohering discourses. We also maintain that the alternative discourses of the NGOs need to be anchored in the 'lived reality' of the poor women. Since empowerment is essentially about transformation, the alternative discourses of the "outsiders" are indeed vital. And equally cardinal is the negotiated nature of empowerment as distinct from a relationship and interaction of dominance.

Regarding the nature of power implicated in empowerment, we find the privileging of either "power over" (acts of dominance and achievements against others) or "power to" (capabilities), and the latter's variants "power with" (collective strength) and "power within" (psychological power), to be untenable. In our understanding there is substantial cross-cutting among these notions of power, rendering any one as the basis for empowerment superficial. For instance, "power within" is influenced by achievements in general and more specifically those of non-dependence and the collective sense of poor women. "Power with" is influenced by the attitudinal and perceptual changes that women experienced, and achievements in the public arena. Psychological aspects and the sense of achievement condition the "power to". Finally, the exercise of "power over" depends on psychological strength, capabilities, and the sense of collectivity.

In a similar manner, the various aspects of empowerment – psychological, social, economic, and political – are intermeshed, with advancements in one necessitating and being influenced by others. The attitudinal and perceptual changes, position at home, financial status, and achievements of respect and status within and without the household influence political empowerment. Similarly, achievements in the public arena and access to public institutions influence economic empowerment. Any change in the social realm of gender or caste not only warrants attitudinal and perceptual changes, but also the financial stability of the household. Psychological changes are conditioned as much by the financial position of the household, as by the proclivity of women to publicly assert themselves and achieve desired outcomes.

Following from this, first, the contention is that a particular element or strategy of empowerment cannot be considered to be of universal relevance. The efficacy of each of these strategies and elements as factors capable of engineering a distinct momentum for empowerment is dependent on the structural context within which they unfold. Furthermore, agents do not adopt these strategies independent of
the context; conversely, the "opportunity costs" and "strategic guidance" ingrained in the context condition the course of action preferred by the agents. In sum, the relevance of various elements of empowerment is contextual and not universal. Second, these elements are not necessarily mutually exclusive; instead they influence and reinforce each other. Thus, credit and conscientization as strategies of empowerment; the "power over" and "power to" dimensions of power; the individual and collective aspects of the process; and the practical and strategic interests of the disempowered are seen as essentially related, informing and reinforcing the other. Again the right mix of these elements is determined by the context within which they operate. Third, the agents exercise their creative agency within the structural context, and the outcome of this interplay of structure and agents is neither predetermined by the structure nor exactly the same as intended by the agents.

Four, women tend to attach more importance to choices and decisions that enhance the stability and status of the household as a whole in their village and among their kin, and also strengthen their position within the household, thereby indicating a distinct inclination towards the interdependent rather than independent nature of household relations, even though on most occasions they tend to be unequal. Five, the existence and interaction of multiple agents with "vested interests" means that empowerment is not only a negotiated and contingent process, but also a process where there is continuous (re)negotiation. Agents display diverse understandings on issues like household relations, women's issues and credit usage, and prioritize different sets of valued outcomes. Empowerment as a process is thus complex and multiple in its form. Six, the diverse meanings women had and their contextual variations mean that even poor women are far from a homogenous category. Though they transform from primary agents to corporate agents this is essentially anchored in their individual character. Seven, the acceptability of new forms of social action like petitioning, picketing, protests, agitations, etc. that NGOs at times encourage women to embark upon, are thus essentially conditioned by the perceptions women have of the "opportunity costs" posed by pre-existing social conditions, the alternative forms of action available to them, and the costs attached to each of these alternative forms of action. These alternative forms of action, proposed to realize the various objectives of women, be they demands for basic amenities or assertion of women rights, need to necessarily address the concerns of women embedded in their "lived reality". Eight, the everyday forms of empowerment in the form of the satisfaction of basic household needs, financial stability, increase
in respect and status, interaction with other women, and attitudinal change are of substantial importance for the realization of other strategic interests and scaling-up of effects, and empowerment per se.

Empowerment is thus a complex process that is essentially contingent on the specific interaction between the agents within the structural conditions that pre-exist. Various agents weigh the “opportunity costs” involved in opting for different possibilities and use their creative agency to opt for a particular action. This implies that empowerment is a negotiated process and there is no automatic fit between the programmes and strategies of NGOs and the capabilities of poor women enhanced by them, on the one hand, and the empowerment of the latter, on the other. The poor women reinterpret the programmes of NGOs with their own understanding of reality and with respect to their position in the ‘lived reality’.

What does this mean for the NGOs? To realize empowerment, these organizations should focus as much on the continuous production of alternative discourses with transformatory potential and appeal, defining the possibilities and motivating poor women, as on credit supply and other service delivery. Survival imperatives and sustainability anxieties have forced many NGOs to move towards state programmes and thereby become an implementation arm for efficient service delivery. Donor projects have also led to increased standardization of strategies. NGOs have also ‘exploded’ with a vertical and horizontal expansion of their operations with more projects in one area and spread to newer terrains, as a response to the current climate in the development field. Our study shows that to empower the poor women what we need are not blueprints and planned designs, but more interaction with the people and greater innovation. This necessitates a shift in the current emphasis on ‘managing’ empowerment to focus on the diverse political possibilities of it. This would require a change in the basis of operations for NGOs and demand a shift from a short-term project orientation to long-term programme commitment.