

Women's empowerment in rural India

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**And**

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## **Abstract**

If NGO employees are advocating behavior change for self-empowerment such behaviour must also be modeled for successful transmission as suggested in the self-efficacy models of behavior change. Rural NGOs in India that depend on local population for employees face a limited labor pool who are as likely to be vulnerable to the traditional social pressures and therefore equally marginalized as their clients. This may cause a gap between what the employees may be trained to 'preach' and what they may 'practice' thereby diminishing their effectiveness to motivate change. We examine the employees of a successful rural NGO in India that has received accolades for its work in empowerment to establish if the employees actually 'walk the talk'. Using three empowerment instruments, including one developed for this study, we find that employees indeed 'walk the talk' and their index of empowerment is related to their tenure in the NGO. We suggest some policy recommendations based on our findings.

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**Key words:** NGOs, Empowerment Index, India, women

## **Section 1 Introduction**

Since the 1990's women have been identified as key agents of sustainable development and women's equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable. The World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank, 2001). Although a considerable debate on what constitutes empowerment exists, in this paper we find it useful to rely on Kabeer's (2001) definition: "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." For women in India, this suggests empowerment in several realms: personal, familial, economic and political.

Since the 1980's the Government of India has shown increasing concern for women's issues through a variety of legislation promoting the education and political participation of women (Collier, 1998). International organizations like the World Bank and United Nations have focused on women's issues especially the empowerment of poor women in rural areas. In the late 1980s and early 1990s, non-governmental organizations (NGOs) have also taken on an increased role in the area of women's empowerment (Sadik, 1988). NGO's, previously catering to women's health and educational needs, have moved beyond this traditional focus to addressing the underlying causes of deprivations through promoting the economic and social empowerment of women. (McNamara: 2003).

There are many challenges that face NGOs who make it their goal to empower women (Narayan: 2002; Mayoux: 2000; Malhotra and Mather: 1997). This paper addresses one specific challenge that is faced by NGOs located in rural areas that wish to promote women's empowerment. These NGOs have little or no access to skilled social workers. They

must often depend on the local population for their employees, employees who may be vulnerable to the similar social pressures and are often equally marginalized as their clients. For rural NGOs to be successful they must attract employees who must at some level be relatively more empowered than the clients. They must have certain credibility to be able to effectively persuade their marginalized clients to alter their ways of thinking on many long-standing traditional issues, such as dowries, child labor, and patriarchal subjugation.

The literature of behavior change in the health field suggests that self-efficacy is one of the four most commonly cited constructs for behavioral change<sup>1</sup>. Although stated for different purposes and from different perspectives, the literature on self-efficacy can be brought to bear on issues of empowerment. Self-efficacy determines when an individual will undertake new behaviors such as self-empowerment. Low self-efficacy beliefs of women in rural India often stem from the limited and disadvantaged positions women have in society. This makes any behavior change towards self-empowerment difficult if it merely relies on verbal persuasion. The best way by which self-efficacy is acquired is by combining persuasion with role modeling in a supportive and appreciative environment (Bandura, 1997).

NGO employees must model empowered behaviors in order to evoke sustained behavior modification for the empowerment of women they serve. Rural NGOs, who have to often depend on the same local pool for clients and employees, find it difficult to promote empowerment effectively (Goyder: 2001). Despite the training given to employees to promote empowerment among their clients, there may still be a gap between what the employees 'preach' and what they may 'practice' in their own lives. This, in turn, may make

them less effective and impede the NGO from achieving its goals (Turton and Farrington: 1998; Tillman: 2003).

In this paper we seek to explore how a relatively small and isolated rural NGO in the foothills of the Himalayas has been successful in the empowerment of rural women living in highly patriarchal and traditional societies

### Background

Chinmaya Rural Training Center (CRTC for short) is a successful rural NGO in India that has received accolades for its success in empowering the women of the region and drawing them out of the cycle of dependency. CRTC is located in an impoverished village of Sidhbari, in Himachal Pradesh, nestled in the foothills of the Himalayas. The vast majority of the population is made up of landless poor and unskilled people who have few opportunities for full-time employment. Villagers work the land, owned by a handful of upper caste families. As agricultural activity is seasonal and ceases in the winter months the employees are underemployed. Hence many of them eke out a living through subsistence farming around their homes and are involved in local trade that is generally not profitable. They belong to many of the lower castes and tribes that are categorized by the Indian Government as 'Other Backward Classes' (OBC).<sup>2</sup>

CRTC was founded by Swami Chinmayananda, a revered Hindu spiritual leader, who chose one of the most depressed areas of the Himachal Pradesh to start a religious center to practice his beliefs as well as an NGO that would empower local women. Sustainable

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<sup>1</sup> Literature review from "Evaluating Primary Care Behavioral Counseling Interventions: An Evidence-based Approach" By Evelyn P. Whitlock, M.D., M.P.H.a, C. Tracy Orleans, Ph.D.b, Nola Pender, R.N., Ph.D., FAANc, Janet Allan, R.N., Ph.D., C.S.dAm J Prev Med 2002;22(4):267-84.

<sup>2</sup> No firm definition exists for this classification, although it is commonly used and refers to people identified by their low social position in the traditional caste hierarchy of Hindu society.

development of the region, he believed, was only possible if the women were uplifted and could contribute to the success of their family and community. Dr. Kshama Metre, a follower in his religious center and a practicing pediatrician in New Delhi, took on the leadership of this NGO in 1985.

Starting in relatively small way with a donation of a few sewing machines, Dr. Metre, single-mindedly pursued the vision of empowering the women of the dismal rural area. From this humble beginning she infused energy and vision to make this organization into a large well funded NGO currently serving over 27,000 clients spanning 900 villages offering a variety of programs that included literacy and health services to sanitation, micro-finance and legal aid.<sup>3</sup> Though women are regarded as the primary focus, by extending their services to include the families of these women where relevant, CRTTC ends up serving the entire village community. The effect of empowerment of women creates a powerful influence on the norms, values and finally the laws that govern these communities (Page and Czuba, 1999).

### Research Question

In this paper we seek to explore how CRTTC, a relatively small and isolated rural NGO in the foothills of the Himalayas, has been successful in the empowerment of rural women living in highly patriarchal and traditional societies. The Indian Government as well as CIDA profiles CRTTC as a model NGO in the arena of women's empowerment (CIDA, Oct 31, 2000<sup>4</sup>). In particular we investigate the employees at CRTTC, who come from the same villages as the clientele, and examine whether they are significantly different in their levels

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<sup>3</sup> The main building where CRTTC has its offices is a hub of activity where women meet up with other women and attend lectures, puppet shows and sing songs, all conveying the mantra of 'you can do it too!' An aura of prayer and spirituality permeates these gatherings and the religious songs are often performed for strength and guidance in meeting goals.

<sup>4</sup> Dr Metre received the prestigious Ojaswini Award in 2000 for excellence in her field of service (Chinmaya Yuv Kendra Magazine, 2002).

of empowerment than those they help. Is a gap between the rhetoric and reality of empowerment among the employees? Are employees whose aim is to empower women, empowered themselves? Do they practice what they preach? We seek to uncover the reasons for their success.

We organize this paper as follows: Section 2 provides a literature review on behavior change and empowerment of women and concludes with empowerment measures we use in this research. This is followed by Section 3, which restates our research question and sets out the methodology. Our findings, quantitative and qualitative, are presented and discussed in Section 4. In the conclusion in Section 5, we offer some policy implications and some final comments.

## **Section 2 Literature Review**

To understand the change women undergo in becoming empowered we look at two sets of literature: behavior change and women's empowerment. In the first set of literature we review what leads to successful change, and in the second set of literature we review what is understood as empowerment for women.

### **1. Behavior change**

We first start with a review of the self-efficacy literature and focus on the criteria for successful behavior change. Bandura (1986) suggests that a person's self-expectations determine whether or not certain behavior will be undertaken, the extent of effort expended by the individual, and whether the individual can persist in the face of challenges encountered. This notion of self-efficacy is mediated by a person's beliefs or expectations about his/her ability to achieve certain tasks effectively or exhibit certain behaviors (Hackett and Betz 1981).

For example, individuals with low self-efficacy regarding their behavior limit their participation when making difficult behavior changes and are more likely to give up when faced with obstacles. Their efficacy beliefs about themselves serve as barriers to change, and in this case, their own empowerment (Hackett and Betz 1981). Furthermore, these authors state that self-efficacy is not necessarily an in-born trait and can be acquired and nurtured. This fact makes these concepts particularly relevant to our study. Bandura (1986) identifies four ways in which self-efficacy and self-efficacy expectations are acquired: *performance accomplishments*, *vicarious learning*, *verbal persuasion* and *physical/affective status*.

*Performance accomplishments* are beliefs that stem from the reactions with which individual accomplishments are greeted. A negative assessment can lower confidence and self-efficacy beliefs; conversely a positive assessment encourages self-efficacy beliefs and the self-efficacy expectations that similar behaviors will be well received in the future. *Vicarious learning* results in beliefs that are acquired by observing modeling behaviors. When the modeling behavior is undertaken within similar contexts<sup>5</sup> such as gender, economic and social class it presents a realistic option. Thus, one of the most effective strategies for enhancing self-efficacy beliefs and self-efficacy expectations is that modeling behavior is context specific. It is of little use for a woman of low social class to observe the success of an entrepreneurial woman born to a family of high social standing with access to resources that are unavailable to the poor woman.

Other ways such as '*verbal persuasion*' and '*affective status*'<sup>6</sup> encourage self-efficacy. Persuading women to attempt positive behavior change and providing a supportive environment in which women can attempt change, further enhances self-efficacy. Changes based on verbal persuasion, affective status and modeling behavior can lead to significant changes in self-beliefs and self-expectation. These 'personal factors' according to Bandura

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<sup>5</sup> In India, where this research is based, we include caste as a determinant of class for successful modeling behaviors

<sup>6</sup> 'Affective status' suggests that people learn best in a supportive environment, people do not easily learn in high stress situations, such as criticism.

(1986) and Pajares (1996), from an integral part of a triadic relationship necessary for change. They suggest that there is a reciprocal relationship between ‘personal factors’, ‘behavior’ and ‘environmental factors’, which result in social change.

Changes in personal factors (such as self efficacy) can affect an individuals’ behavior (willingness to take risks), which can impact on environmental factors (family and society). These relationships are reciprocal and reinforce each other. This suggests that strategies purposefully introduced in order to enhance women’s personal factors (self efficacy) can lead to reinforcing behaviors (such as self assertive behavior) which in turn can impact and reinforce environmental factors (such as alteration of familial relations). The interaction and reciprocity of the triadic relationship can result in a positive and significant change for women.

## 2. Women’s Empowerment

Although the notion of women’s empowerment has long been legitimized by international development agencies<sup>7</sup>, what actually comprises empowerment, and how it is measured, is debated in the development literature. Malhotra, Schuler and Boender, 2002 provide an excellent review of this debate. They review the many ways that empowerment can be measured and suggest that researchers pay attention to the process in which empowerment occurs.

The frequently used Gender Empowerment Measure (GEM) is a composite measure of gender inequality in three key areas: Political participation and decision-making, economic participation and decision-making and power over economic resources (HDR: 2003). It is an aggregate index for a population and does not measure Empowerment on an individual basis. It is made up of two dimensions: Economic participation and decision-making (measured by the percentage of female administrators and managers, and professional and technical

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<sup>7</sup> *Women Key to Effective Development* (December 6, 2001) World Bank Press) *Engendering Development - Through Gender Equality in Rights, Resources, and Voice* is a Policy Research Report by the World Bank

employees), and political participation and decision-making (measured by the percentage of seats in parliament held by women). For our purposes GEM is limited and does not capture the multidimensional view of women's empowerment. It cannot be assumed that if a development intervention promotes women's empowerment along a particular dimension that empowerment in other areas will necessarily follow. A number of studies have shown that women may be empowered in one area of life while not in others (Malhotra and Mather 1997; Kishor 1995 and 2000b; Hashemi et al. 1996; Beegle et al. 1998).

While we do not attempt to resolve this debate, we take the position, that women's empowerment can be measured by factors contributing to each of the following: their personal, economic, familial, and political empowerment. We make a point to include household and interfamilial relations as we believe is a central locus of women's dis-empowerment in India. And by including the political, we posit that women's empowerment measures should include women's participation in systemic transformation by engaging in political action (Batliwala 1994; Bisnath and Elson 1999; Kabeer 2001; Narasimhan, 1999; and Sen and Grown 1987;)

Amin, Becker and Bayes (1998) split the concept of women's empowerment into three components each measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs; Individual autonomy indexes which represents women's self-reported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision-making power (which is traditionally in the hands of the patriarch of the family). These indices are similar to those of used by Balk in her 1994 study. Comparable components of empowerment are included in the eight indicators by Hashemi (1996): mobility, economic security, ability to make a small purchases, ability to make larger purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness, and involvement in political campaigning and protests.

Several different efforts have been made in recent years to develop comprehensive frameworks delineating the various dimensions along which women can be empowered (Malhotra, Schuler and Boender, 2002) We construct four separate components of empowerment in Table 1 that draw from many of the authors mentioned earlier and especially rely on Hashemi (1996) and Amin Becker and Bayes, (1998), as their work seems most relevant for rural women in India.

These measures in Table 1 reflect our belief that to measure women's empowerment more fully and in the broadest sense, it is necessary to add an individualized component representing her political autonomy to the autonomy within the family. Given that the legislation in India reserves special seats for women in elected bodies, even at the village level, an empowerment index for rural women should include her awareness of political issues and participation in the political process<sup>8</sup>

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<< insert table 1 here >>

### **Section 3 Methodology**

As this paper seeks to explore how a relatively small and isolated rural NGO in the foothills of the Himalayas has become a model for the development and empowerment of rural disenfranchised women, a few words on the choice of the NGO are appropriate.

Using a database from the directorate of NGOs in India<sup>9</sup> we examined several successful women led NGOs in different parts of India. The criteria for inclusion were that the NGO cater to rural women of lower castes who face traditional gender and class discrimination.

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<sup>8</sup> Although there are many success stories of women's participation, there is a widespread abuse of this legislation. Often in rural villages, close examinations of the local Panchayats (elected governing village councils) reveal that men govern behind the women who 'front' so as to comply with this legislation. A spouse or other male family member has put the woman's name forward, and used it to as a front for their own political participation (REFS White, 1992; Goetz and Sen Gupta, 1994))

<sup>9</sup> Pre-1996 from the Directory of Organizations working on Gender Issues, and post-1996 organizations from telephone directories and word of mouth.

We also stipulated that the NGO must be a successful grass roots organization that has the empowerment of women as its mission. It should have received attention for its success both locally and internationally, and whose founder/director had time to meet with us and would allow us to survey the employees. After a limited search, based on telephone calls, we decided to use the Chinmaya Rural Training Center (CRTC) as it met our criteria, and the Director assured us her cooperation. CRTC has received attention nationally; the Director has been given awards for her work on the empowerment of rural women (Dr. Metre has been featured in *Prophets of New India*, 2004, a book that celebrates heroes who have committed their lives to making a difference. She has been listed as 'The Woman of the Year' in *The Week*, 1993, which annually features a 'Man or Woman of the Year', each of whom has worked to help disadvantaged people and communities) CRTC has also been identified by the Canadian International Development Agency (CIDA) as their 'flagship' NGO that dealt with women's empowerment (CIDA, 2000)<sup>10</sup>. The Centre was identified in 1998 by the NABARD (a Government organization for agricultural and rural development) as a mother N.G.O. (non-government organization) for training of N.G.O.s.

CRTC empowers women by increasing their ability to contribute to their families' support as well. Concurrently it undertakes a variety of intervention strategies to attend to the psychological and social well being of women and encourages them to take part in the political process in their villages. CRTC is a successful NGO on a variety of scales. Whether using Korten's (1981) 'generational strategies', or Uvin et al's (2000) measures of 'scaling

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<sup>10</sup> To highlight the successes of the NGOs dealing with women's empowerment, CRTC founder and director Dr. Shama Metre, was chosen as keynote speaker and asked to share her experiences in participatory development in rural areas at a conference on Development in Ottawa organized by CIDA on International Cooperation Days (June 18-20, 2001)

up', or Kassam and Handy's (2001) measures of 'vertical integration', CRTC rates high in meeting the goals of women's empowerment.

### **Research methods**

Ethnographic and survey research was undertaken at CRTC. Face to face interviews were conducted with CRTC's employees, and participant observation of the meetings and activities that took place at CRTC during two weeks in January in 2003 followed by visit in March 2004 to present our findings and tie up some loose ends. We also observed and documented the various programs at the village level where the women gathered at a prearranged time to participated in a variety of programs (such as the micro credit program or listen to consciousness raising speeches, plays and puppet shows).

To document the levels of empowerment among women in the NGO we drew our data from the employees who were responsible for the services that were designed to empower the rural village women. At the leadership level we interviewed nearly all of the "Supervisors" (15/16)<sup>11</sup> of the various programs. These "Supervisors" administered the 'Field workers' who went into the villages and worked directly with the village women. We interviewed 32 of the 57 "Fieldworkers" who assisted the "Supervisors". We also chose to interview 25 local women living the area that the NGO served. They represented women who were eligible to be among the 'Recipients' of the services of the NGO, by the fact they lived in the areas the NGO served.

Although these are potential recipients we call them 'Recipients' for convenience. We chose not to interview current recipients of services, as we wanted to establish a baseline of empowerment among the village women from whom the employees were drawn. As all of the employees lived in the neighboring villages before seeking employment (and still

continue to live in these villages) the findings on the empowerment indices of the `Recipients' may also be seen to reflect the those of the employees *before* coming to the NGO

We chose to interview women employees (`Supervisors' and `Fieldworkers') and eligible women `Recipients' to ascertain the main research question, of whether the employees were 'walking the talk' and if the employees were significantly different from the recipients. In other words did the women employees who intervened to help promote the empowerment of women were themselves empowered. We were seeking to establish whether the employees own individual levels of empowerment were significantly different from the recipients of the services. Furthermore, we interviewed individuals at both levels of hierarchies in the organization to ascertain if all employees had same or differing levels of empowerment.

We decided to interview half of the `Fieldworkers'. We ended up with a sample of 32/57 of `Fieldworkers'. The latter was an opportunistic sample, in that we simply interviewed all the employees who happened to be present in the CRTC headquarters on the days we visited. During the period we visited the NGO, there was a rotation of the `Fieldworkers' assigned to duties at villages coming in to meet with the `Supervisors'. We were thus able to interview 32 of the `Fieldworkers'. The sample of women eligible to be recipients was done by employing two of the NGO employees to visit every third house in the village and identify women who would be likely potential recipients. We were able to get a sample of 25 women who were willing to be interviewed. Two `Supervisors' helped us fine tune and translate our instrument for the `Recipients', which included the measures of

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<sup>11</sup> One supervisor was a man and therefore not included.

women's empowerment used for the employees. Additionally, we trained one local woman to undertake the interviews due to their fluency in the language<sup>12</sup>.

To get a better understanding of how the NGO worked, and how the employees were selected and trained, we conducted several interviews conducted with the Director, Dr. Kshama Metre, over the course of two weeks. These interviews ranged from short half an hour discussions to longer two-hour conversations. Dr Metre also invited us to visit the weekly meetings held with all staff so we could observe first hand the training and interactions. We also attended six meetings in the villages held by staff with the clients to observe their interactions as well.

#### **Section 4 Findings:**

In this section we turn to the findings obtained from the interviews. We present our findings as follows: Section A presents general demographic data of all three groups of respondents: 'Supervisors', 'Fieldworkers' and 'Recipients' and examines for any differences in these three groups; Section B presents empowerment levels of all three groups of respondents and a statistical analysis of the data and Section C presents qualitative findings on the NGO based on interviews with the executive director of the NGO who has run the NGO for the last nineteen years.

##### **Section A: Demographic and socio economic data**

The women in our study are all from the district of Sidhbari, Himachal Pradesh. There is a wide age spread in the total number of respondents (72)<sup>13</sup>. They range in age from 21 to 65; most women are married and lived with their husbands and have an average of 2.74 children. Only five women in our study did not live with a spouse, 3 of the women are

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<sup>12</sup> Many respondents spoke Pahadi (a local dialect similar to Punjabi) which is understood without great difficulty to Punjabi speakers

divorced and two are widowed. Divorce is not common in the rural areas and the general tradition is to put up with an abusive spouse or a bad marriage.

With reference to caste 89% (64 / 72) of the women categorize themselves as low caste or 'OBC' or Other Backward Classes. This is a 'catch all' category developed by the Government of India census to include some of the most marginalized caste segments of Indian society. Four of the 'Supervisors' belong to the higher castes, as do two of the 'Fieldworkers' and one from the group of 'Recipients'.

Family structure is relevant to discussion of empowerment. As many of the questions relate to domestic decisions making to establish empowerment levels family structures can influence the responses. The traditional family structure in India is not a nuclear family, it a joint family. In this system, when a son marries, he continues to reside with his parents with his wife and their children. The daughter on the other hand goes to her husband's home and lives with his parents, unmarried siblings, and the families of his married brothers. The parents of the husband, in a joint family, tend to hold decision-making authority that often overrides the authority of any of the married sons or their wives. Twenty-nine of the seventy two (40.28%) women in our study live in traditional joint families, whereas the rest lived in a nuclear family setting, which is far less than the norm in Himachal Pradesh of over 50% (Niranjan Surender & Rao, 1998). The women had an average of 6.13 years of education (The literacy rate in Himachal Pradesh is 77.13% which is much above the national average of 65.38%; Male literacy is 86% and female literacy is 68% (The Tribune, Chandigarh, India, Saturday, March 31, 2001)

In this area where alcoholism is rampant, we asked our respondents if they had problems related to alcohol consumption. We find that half of the women (36) suggested that

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<sup>13</sup> This number includes 15 'Supervisors', 32 Field workers and 25 eligible recipients.

they had experienced problems related to the alcohol consumption by their husbands. This ranged from beatings and the use of household money for alcohol to unemployment. The differences between the groups were striking, in that the least amount of alcoholism was present in the families of `Fieldworkers` (6/32) and the most in the `Recipients` (23/25), where as the half the `Supervisors` experienced alcohol related problems.

We then compared the differences of the means of several socio demographic variables and the means of the empowerment index between the three groups: `Supervisors`, `Fieldworkers` and `Recipients`, to see if they differed significantly on any of the socio demographic variables and empowerment levels (See Table 2). While they appeared significantly different on the number of all counts with the exception of age, the Scheffe Post Hoc test showed that not all the differences were significant.

<< Insert table 2 here >>

Scheffe Post Hoc tests reveals that for the variables Education and Income class there were no significant differences between the `Supervisors` and `Fieldworkers`, but both groups of employees were significantly different from the `Recipients`. This is not surprising, as NGO employees need to be literate and have education to be hired as professional employees.

The (income) class variable asked respondents to choose between three classes income: high, middle or low. The results show that respondents only chose either low or middle. This is expected given the poverty level in this area. We find that there were no significant differences between the `Supervisors` and `Fieldworkers`, but both groups of employees were significantly different from the `Recipient` group. This may be explained by the fact that NGO employees earn a steady income while the `Recipient` group do not have a

steady income and are dependent on the local economy, Only six of the `Recipient' group worked outside the home as compared to all the `Fieldworkers' and `Supervisors'.

Finally the Scheffe Post Hoc test shows significant differences between all three groups on the empowerment index. Each group was significantly different from the other. In the next section we examine this finding closely.

### Section B : Empowerment Levels of respondents

There is a clear downward slide in rates of empowerment as one descends the ranks of `Supervisors', `Fieldworkers' and `Recipients'. Table 3 gives the individual and aggregate scores on the Empowerment index (E-Index) for the three groups. Comparing the E-index between these groups, we find that it is significantly different between these three groups<sup>14</sup>.

<<Insert table 3 here>>

Furthermore, we note as mentioned above, the Scheffe Post Hoc test reveals significant differences in the E-Index between the `Recipients' and the two employee groups of the NGO. This confirms our initial hypothesis, that NGO employees whose job is to empower the poor and disenfranchised village women do not only resort to rhetoric but also live their own lives significantly differently from that of their clientele. In other words, they `walk the talk' in their own daily lives.

As we observed patterns of significant differences in the E-Index between the ``Fieldworkers'' and ``Supervisors'' we attempt to uncover the underlying factors that may account for this difference. The literature suggests several factors of influence: age, education, income, and family structure. To this mix we add their `tenure in the NGO'. We

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<sup>14</sup> Using the ANOVA, we get the F statistic 37.815 significant at  $p < .001$ .

do this as we believe being in contact with the mission and values of the NGO, that promotes the empowerment of women, must affect their daily lives.

Review of the Independent Variables in our Model: Age: Mason (1986), pointed out that a woman's behavior varies across the stages in the life cycle. As a woman grows older, experience can teach her to stand up for her own rights. As her children grow older and are less dependent on her she can assert herself better without the threat to her children's well being. Also within the traditional family structure, as a woman gets older and her sons get married and her own in-laws grow older and die, the Indian woman is promoted from the comparatively obedient daughter-in-law to the role of a mother-in-law, the one 'who must be obeyed'.

Family Structure: A women's role in household decision-making: control over money matters and other important household matter is a function of the family structure (Malhotra and Mather 1997). Whether a woman lives in a joint family (which includes the mother in law), or where she is a mother in law, or if she lives in nuclear family structure will impact her autonomy. We expect that in a joint family she will have less autonomy than in a nuclear family structure. Of course this may be mitigated by age as discussed above.

Education: It has been argued is one of the indicators of empowerment (Malhotra, Mather. 1997). Indeed, many of the variables that have traditionally been used as proxies for empowerment, such as education and employment, are better described as "enabling factors" or "sources of empowerment" (Kishor 2000a). Empowerment includes cognitive and psychological elements, such as a women's understanding of her condition of subordination and the causes of such conditions. This requires an understanding the self and the cultural and social expectations, which may be enabled by education (Stromquist, 1995) Hence we

expect education to be positively linked to the E- Index, as human capital will facilitate empowerment.

Tenure at NGO: If the NGO is providing models of empowerment through its leadership and core values, we expect that association and the length of tenure with the NGO will effect the E- Index positively. Although education may be an enabling factor as suggested above, experiences (of self an others) allows a woman to see that the lack or autonomy in her life choices not as a given but something that can be changed. We expect that the interventions made by the NGO for women in general give the employees the wherewithal on how changes can be made and the impetus to make further changes in their own lives.

Thus, we expect the E-Index to be a function of age, family structure, income class, education and tenure at the NGO. A bivariate analysis reveals that there are no significant correlations among the independent variables and dependent variable except tenure at the NGO<sup>15</sup>. In order to understand the combined effects of all the conceptualized variables, we use a regression model using the data for `Fieldworkers` and `Supervisors` combined, we do not include the `Recipient` group, as they all have zero years at the NGO. This will provide an estimate of the combined explanatory power of the independent variable on the E - Index.

We use the equation

$E = F(A, E, I, F, T)$  where:

EI= E- Index – dependent variable, an aggregate of four separate indexes

E= Education (years of formal education)

A= Age in years,

C= income class (Dummy variable 0= low income, 1= Middle income),

F= family structure (Dummy variable 0= nuclear, 1= Joint family),

T =years of tenure at the NGO

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<sup>15</sup> Using the T-test for Family structure (t= 1.29) and Income class (t=.62) these are e not significant, p>.05. For Years of Tenure at the NGO, Age and Education, only Years of Tenure at the NGO is significant at p<.01 (Pearson correlation =0.556 at p<.01)

The regression in Table 4 shows that Years in the NGO, and education are two significant explanatory variables. In both the bivariate analysis and the regression model, the years in the NGO are significant. It is interesting to note that education is only significant in the regression model. This suggests, that education, in and of it self, may not be sufficient to give a woman a high E-Index. It is likely that a woman with higher human capital is more receptive to the experiences of a working in an NGO. Thus we see the explanatory power of education when combined with longer tenure at the NGO.

What needs further explanation is why the variables such as age, income class, education, and family structure were not significant in the regression model. One explanation may be, that given the poor rural environment from which these women originate; the social traditions and disenfranchisement of women were similar regardless of their education or age. The income variation was also fairly minor, as our qualitative notes showed. The respondents were asked to say whether they were classified themselves between upper, middle or lower income classes. Almost all said “lower class”. On some prodding, those with any regular source of income put themselves in the middle class. What is surprising to us is how many women lived in nuclear families still scored low on the E- Index. However, they lived in fairly close proximity to their in laws and extended families, and we think that this negated the influence of family structure

### Section C: Qualitative Analysis:

The findings in this section rely on many interviews conducted with the Director, Dr. Shama Metre and attending staff and community meetings over the course of two weeks by

both authors. We first report on the challenges encountered by Dr. Meter in hiring employees, the training of local employees and how the NGO functioned.

When Dr. Metre chose to expand her NGO she could not afford to import trained employees from neighboring cities, for two reasons, the costs were fairly substantial and city folk did not like staying in rural areas for any great length of time. Retention is a major problem given the harsh conditions and lack of amenities. Dr Metre took this challenge and turned it into an opportunity to hire local labor. Trained local labor was not available, so Dr Metre identified some of women clients of her NGO who showed qualities of leadership and worked with them.

Single handedly she counseled this small group of poor and marginalized woman and persuaded them they are entitled to a better life, that acceptance of subjugation is not their *karma*. She also made them aware of their legal and constitutional rights. She brought about what she and many of the employees referred to as '*jagruti*' or awakening. The word '*jagruti*' was often repeated in our intensive personal interviews as that moment of epiphany when the women realized that they did not *have* to accept their low status in society as God given – that they could, and should, fight to better their lot. Over a period of time, she was able to change their lives through personal interventions and guidance.

When these women were self supporting and had confidence in their own capacity to make change she recruited them to work for her. Only when she had recruited and trained a handful of them did she start new programs in the NGO, which hitherto had simply been a pediatric clinic. It was a slow process, but Dr Metre chose to do this intentionally. Her vision was to use these women to help other women, not only through intervention strategies, but also as role models who would encourage local women to stand up for their rights and take

charge of their lives. We noted that in the staff meetings and community meetings these homegrown `Supervisors' and `Fieldworkers' were quick to share their own experiences and thus were effective models. They showed village women who came to seek assistance from the NGO that they themselves faced similar circumstances could rise above them.

Stimulating community discussions among women- through organized village women's groups (Mahilal Mandils) - persuade and encourage women to undertake behavior changes in a supportive atmosphere where every individual effort is lauded. More importantly the audience can identify with the leaders as they are of the same class, religion and geographical region and are therefore subjected to similar oppression yet they are living examples of empowerment and have managed to rise above the subjugation. This realistic modeling, in an appreciative and supporting atmosphere as we have suggested, is a powerful form of vicarious learning and more likely to motivate behavior change especially when combined with persuasion in a supportive and appreciative environment earlier (Bandura, 1986).

Though the modeling of homegrown employees is an effective method of empowering women, many of the employees as well as Dr Meter, credited their success to their firm belief in God. This self-efficacy, grounded in a spiritual conviction, is what they conveyed to their clientele. One supervisor put it this way " It is not your *karma* to be subjugated, rather God expects that you take control of your life and help yourself". This message was reflected in many ways by many of the ``Supervisors'' and ``Fieldworkers''. This spirituality, we were told, acts as social glue among the employees and clientele, connects and engenders trust amongst them and gives support to the overall agenda. This is

no means an overtly religious NGO; the spirituality is often an unspoken bond and simply frames the norms and values of the organization.

Several authors have written on the relevance of spiritual and religious capital, and this idea of promoting behaviour change with the added benefit of such capital is gaining currency (Greive & Bingham, 2001; Fowler , 1997; Strachean, 1982; Whitfield, 1985) Further research with spiritual capital in mind may point to the success of CRTC from another perspective. We suggest that because of the frequency with which it was mentioned, and despite the fact that this is not a religious NGO and the fact that our questionnaire did not elicit any information related to religion or spirituality, this issue may have potential in explaining some of our findings. We are unable to say more given our research did not systematically address this point.

Our in depth interviews allowed us a glimpse into the manner in which the `Supervisors` had managed to transform their own lives before training to assist other women to bring about similar changes into their lives. Although it is not possible to document all their stories what is indicative from our findings is that all of the women employees who had come to the NGO for assistance, despite their education level, would have scored very low on the E-Index before being employed. We give one story to illustrate many of the stories, all of which have common denominators of subjugation, poverty and helplessness.

Murma (the names are changed to protect identity) used to be a poor helpless woman with four children who was beaten regularly by an alcoholic husband. There was not enough money to buy food or clothing for the children and Murma would eke out a subsistence living by begging and borrowing form neighbors and relative. Lacking education, skills and finance, Murma had resigned herself to a dismal fate until she heard of the CRTC program.

Skeptical that she would be accepted, she ventured to join a women's group run by the NGO and enrolled her children in a children's program. Thereafter she received informal help with health and welfare services and some training to make her functionally literate. She later joined a micro credit group and received entrepreneurial training. She was spiritually convinced that she could and should improve her lot and help her other sisters achieve the same enlightenment. Murma was one of the first local women hired to work in the NGO 18 years ago. Today she owns a mushroom farm and is economically self-sufficient. She even managed to support her errant husband until he died recently. She is now senior supervisor and has also trained in political leadership. Though she lost in the elections of the local village council or 'panchayat' she plans to try again. Murma is now a model of empowerment devoted to helping empower other rural women; she also lobbies for change and liaisons with government.

## **Section 5 Conclusion and Policy Implications**

CRTC is a rural NGO set in the foothills of the Himalayas is a successful NGO with a goal of empowering the poor rural women. CRTC does not have access to trained employees from cities and had to find local women to nurture, empower and train to be responsible and effective employees. This potential disadvantage turned out to be an advantage. By employing women who come from similar backgrounds as their clientele, CRTC was able to have a staff that was able to not only 'walk the talk' but also serve as credible models of the changes that were possible. The high scores in overall empowerment of the 'Supervisors' and 'Fieldworkers' as compared with the potential 'Recipients' confirm this.

Many stories documented by Pelletier (2000), and our own qualitative findings from the interviews, give credence to the fact that these women were indeed marginalized before coming into contact with the NGO. In fact almost all of the `Supervisors` had come to the NGO as clients seeking assistance, and today score very high on the Empowerment Index as compared to women from the villages where they live (our `Recipient` group).

Many of the `Fieldworkers` were also helped by the NGO (in different ways) before they were employed in their current positions. They now live successfully in the same society and within the same traditions as their clientele. Many had experienced similar abuse and subjugations and yet managed to transcend their oppressions with help from the NGO. Today they score high on the Empowerment Index as compared to women from the villages where they live (our `Recipient` group). It would have been ideal to measure the E- Index for a woman before she joined the NGO and some years later, however, it was not possible. Hence we used the random sample from the village (Recipients) as a comparison group. However the stories and documentation of the village women stands testimony to their powerless before they contacted and later joined the NGO (Hagerman, 2001, Dr. Metre, 1997)

Our findings on the E- Index for the three groups (`Supervisors`, `Fieldworkers` and `Recipients`) showed significant differences. The traditional variables did not explain these differences. In the regression analysis between the two groups of employees showed that the only explanatory variables were tenure at the NGO and education. It is interesting to note that although there was no correlation between education and E- Index, combined with Tenure at the NGO, education proved to be an explanatory variable. Education is not correlated to the E-Index in any of the groups nor when the three groups are taken as one whole. This lends

further credence to the idea that education is an enabling factor and not a measure of empowerment as argued by Kishor (2000).

Hiring practices of local residents as employees makes the NGO sustainable as its resources as well as clientele are from the same region. The NGO does not have to rely on importing any of its labor from the cities, which is expensive, and often with a high turnover rate. Furthermore, the processes by which the NGOs help empower women are closely identified with the four ways suggested by Bandura (1986) in which self-efficacy is acquired. The NGO through its hiring, training and empowering process provides all four modes: performance accomplishments, vicarious learning, verbal persuasion and physical/affective status.

We now turn to policy implications of our findings. Woolcock (1999) suggested that by paying greater attention to the mechanisms shaping institutional success we can better delineate factors that contribute to success so that these strategies can be deliberately nurtured. With this in mind we ask what lessons can we draw from the experiences of CRTC that can be applied to other rural NGOs?

Our findings suggest that CRTC did not succeed *despite* having 'homegrown' local employees but *because of* them. Because 'Fieldworkers' and 'Supervisors' employed by CRTC were from the same milieu as the marginalized women they served and because they had risen out of the circumstances that face many of the clients, they served as credible role models. Many rural NGOs face the predicament of finding trained employees. The experience of CRTC suggest that such employees can be found among the clientele and nurtured and trained to take on positions of responsibility.

The traditionally disadvantaged position of poor rural women is reinforced by low self-efficacy beliefs that prevent them from undertaking difficult behavior changes and the message of NGOs fall on deaf ears. If they do initiate such changes their low self-efficacy beliefs lead them to give up such changes when they meet with any opposition. However when the message comes from leaders who act as realistic models of empowerment the poor and marginalized women are convinced that they can also transform their lives. If modeling by local employees are seen as one of the most effective ways of empowering subjugated women then rural NGOs should adopt policies that deliberately target, as employees, some of the poorest and marginalized women from the areas that they wish to serve. These women should be carefully nurtured and helped to overcome traditional barriers and, once they are empowered, they should be trained as 'Supervisors' and 'Fieldworkers' to run an integrated gamut of services that address and enable the various aspects of the lives of the women they hope to serve. This also results in a management style that is grounded in the reality of the experiences lived by the employees and clientele alike. The regular staff meetings is a venue where time is set aside to celebrate the efforts of those trying to change their own lives and that of others. This practice shares indigenous practices with others and nurtures an environment, which allows risk taking.

Further research is necessary on the spiritual underpinnings we found at CRTTC. If the spiritual capital enhanced the behaviors we found, this would give faith based NGOs an edge in working with marginalized women. Perhaps an explicitly shared vision and common values may provide the 'spiritual' capital in the case of secular NGOs. Although we are not certain how spiritual capital plays out, our results indicate a strong likelihood that

‘indigenous’ capital provided by local employees will enhance the process of empowerment for women.

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**Table I Empowerment Measures**

<b>Personal Autonomy Index</b>	Generally(1) Occasionally (1/2) Never (0)
Visiting respondents' parental home	
Visiting Hospital	
Visiting village market	
Helping a relative with money	
Setting money aside for respondent's use	
<b>Family Decision Making Index</b>	Wife Alone (1) Joint Decision (1/2) Husband Alone (0)
Children's education in school	
Family planning	
Family day-to-day expenditures	
Going outside of home	
Medical treatment	
Entertaining guests	
Buying respondent's traditionally	
Favorite things	
<b>Economic Domestic Consultation Index</b>	Generally(1) Occasionally (1/2) Never (0)
Buying household furniture and utensils	
Purchase of land	
Education/expense of children	
Purchasing Medical treatment of family	
Purchasing women's clothes	
Purchasing children's clothes	
Purchasing daily food	
<b>Political autonomy index</b>	Generally(1) Occasionally (1/2) Never (0)
Voting according to own decision	
Awareness of any political issue	
Participating in any public protest	
Campaigning politically	
Standing for elections	

**Table 2 Comparison of Means of Socio Economic Data and Empowerment Index for  
`Supervisors`, `Fieldworkers` and `Recipients`**

<u>Mean</u>	<u>Super- visors</u>	<u>Field- workers</u>	<u>Reci- pients</u>	<u>ANOVA F Test 3 groups</u>	<u>T-Test for 2 groups S and F Sig 2-tailed</u>
Age	40	38.94	36.64	.818	.669
# of Kids	3	2	3	5.117*	.048*
Income class	1.79	1.65	1.32	5.348*	.357
Years of Education	10.27	8.00	1.40	51.380**	.032*
Years in NGO	10.53	6.40	N/a	N/a	.008**
Empowerment Index	21.72	17.47	9.40	37.815**	.007**

\*Correlation is significant at the 0.05 level

\*\* Correlation is significant at the 0.01 level

**Table 3. Empowerment Indexes for `Supervisors`, `Fieldworkers` and `Recipients`.**

<b>Group</b>	<b>Personal Autonomy Index</b>	<b>Family Decision- Making Index</b>	<b>Economic Consultation Index</b>	<b>Political Autonomy Index</b>	<b>Aggregate E-INDEX</b>
`Supervisors`	5.73	5.27	5.23	5.49	21.72
`Fieldworkers`	4.33	4.33	4.36.	4.45	17.47
`Recipients`	3.02	3.02	2.54	0.82	9.40
<b>All groups</b>	<b>4.17</b>	<b>4.07</b>	<b>3.91</b>	<b>3.41</b>	<b>15.55</b>

**Table 4**                      **Regression Analysis**

<b>Linear Regression Model: Dependent Variable: E-Index</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>		<b>t</b>	<b>Sig.  p</b>
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>			
<b>(Constant)</b>	<b>12.524</b>	<b>4.425</b>			<b>2.831</b>	<b>.007</b>
<b>Woman's highest level of education</b>	<b>.423</b>	<b>.210</b>	<b>.280</b>		<b>2.020</b>	<b>.050</b>
<b>Income Class</b>	<b>-2.600</b>	<b>1.502</b>	<b>-.231</b>		<b>-1.731</b>	<b>.091</b>
<b>AGE</b>	<b>4.686E-02</b>	<b>.073</b>	<b>.089</b>		<b>.639</b>	<b>.526</b>
<b>Family Structure</b>	<b>2.067</b>	<b>1.328</b>	<b>.202</b>		<b>1.556</b>	<b>.127</b>
<b>Years in NGO</b>	<b>.548</b>	<b>.131</b>	<b>.538</b>		<b>4.167</b>	<b>.000</b>

**R square = .40**  
N=47