

**FROM PASSIVE PARTICIPATION TO EFFECTIVE
LEADERSHIP: A STUDY ON THE ADVANCES IN WOMEN
LEADERSHIP IN DAKSHINA KANNADA, INDIA**



M.A.UDAY KUMAR PhD.,
MANGALORE UNIVERSITY COLLEGE
KARNATAKA, INDIA
E-mail: udayraji@yahoo.com

&

T.N. SREEDHARA PhD.,
DEPARTMENT OF BUSINESS ADMINISTRATION
MANGALORE UNIVERSITY
KARNATAKA, INDIA
E-mail: tnsree@rediffmail.com

SIXTH INTERNATIONAL CONFERENCE OF INTERNATIONAL SOCIETY FOR
THIRD SECTOR RESEARCH (ISTR) RYERSON UNIVERSITY AND YORK
UNIVERSITY TORONTO, CANADA
JULY 11-14, 2004

Debate on Gender Development trace the subordination of women to the structural factors that renders women powerless. In this context strategy to make the development programs women inclusive gained significance. It is widely accepted that micro-credit program is one of the tools of empowerment, as it provides sufficient space and scope for women to participate in the design and development of the program. The power of participation assumes significance in the light of a general belief that women lack an access to the institutions that exercise power over them. Accordingly, efforts to enable women to acquire power through empowerment programs were being made by large number of Government and Non-Government Organizations. There are some consolations that women's position in the family, community and society has been improving.

Despite pursuing empowerment programs on a large scale, significant strides, which assures of structural changes, are yet to be made. This calls for an exploratory study of empowerment programs aimed at empowerment of women. Any serious intellectual socio-political enquiry has to take cognisance of the multicultural and multilingual social terrain of India, which renders itself as a social laboratory. Any analysis that takes cognisance of the intricacies of the issues raised earlier will have a wider reach and relevance in the study of 'Gender and Development'.

Key words: Empowerment, Micro-Credit, Gender Development, Civil Society, NGO.

In India, Self-Employed Women's Association (SEWA), and Working Women's Forum (WWF), during 1970s, opened up new vistas to women who were invisible economic agents till then.¹ SEWA and WWF, through women collectives, started asserting the rights existing under various laws, made the presence of women felt in the development process. Though women empowerment was initiated in India as early as 1972, it is generally recognized that 'women empowerment' in the development debate gained further momentum in the light of Grameen Bank experiment in Bangladesh, wherein Muhammad Yunus, provided a small amount of credit (micro-credit) to a group of women that resulted in the enhancement of their socio-economic capabilities (empowerment).² This experiment proved to be instrumental in widening the socio-economic base of economic growth, an unfinished task in most of the developing countries. Today, the State, International Financial Institutions and the Non Government Organizations in the Third World Countries administer the encapsulate type of Empowerment Programs through micro-credit on the marginalized sections.

Empowerment through micro-credit is one of the components in the development programs in Dakshina Kannada, on the west coast of Karnataka. In this region, the State, Non-government Organizations, Voluntary sector, Co-operative sector and the Civil Society Organizations are actively involved in the task of women empowerment through micro-credit.³ These organizations have been justifying their presence in the economic development of the region on the basis of their achievements in empowerment of women. However, attempts to evaluate the effectiveness of the organizations and the programs implemented by them in enhancing the resources, agency and achievements as a consequence of empowerment, are insufficient.

¹ Kalima Rose *Where Women Are Leaders: The SEWA Movement in India* Vistaar Publications New-Delhi (1992), Jaya Arunachalam/ Brunhild Landwehr (eds) *Structuring a Movement and Spreading it on: History and Growth of Working Women's Forum (India)* IKO-Verlag Interkulturelle Kommunikation Frankfurt (2003)

² Mohammed Yunus "Grameen Bank, Micro-Credit and Millennium Development Goals" *Economic and Political Weekly* 49(36) 2004 pp 4077-80.

³ Non-government organizations, in this study are the one's which are started and managed by Religious and Charitable Organizations. Though they have governing bodies, essentially they are private organizations, working in the public sphere. The Central Co-operative Bank that came into existence as per the State Co-operative Act, through a network of its Branches is actively involved in the promotion of Self-Help Groups represents Co-operative Sector. Civil Society Organizations are the voluntary associations of people, formed to protect and promote the interest of the people whether members are not. Civil Society works as the conscience of the state. To keep alive the basic tenets of democracy is one of the important objectives of the civil society. The organizations are formed and managed by the people democratically.

The paper is divided into five parts. In the first part, literature on empowerment is reviewed to arrive at a proper understanding of the concept and its implication in the economic development in the context of recent trends in development debates. The second part of the paper constitutes the basis of an index developed for the measurement of empowerment. In the third part, the data from the field study is presented. In the next part, reasons for the variations in the empowerment level are analysed and in the concluding part suggestions are made in the light of the findings of the study.

I

Micro-credit is one of the components in the development programs to empower women, that has caught the attention of policy makers and the International Agencies, is rigorously pursued at present in order to correct the imbalances existing among men and women.⁴ Empowerment Programs aim at imbuing the spirit of participation in the decision-making on the part of the hitherto deprived people. In fact, the root cause of men's domination over women lies in their institutionalized power of taking decisions not only on issues governing themselves but also governing women's lives. Accordingly, efforts are now on through empowerment programs to draw all those who were marginalized, so that they will be able to participate in the decision making process. Women are one such group for whom opportunities are created through political reservations, reconstructing the development indices so as to incorporate their contribution in the area of governance, and economic development and policies directed at women. This process of empowerment can be aptly described as the process of entitlement.⁵ Empowerment challenges the existing power relations, and is gaining greater control over sources of power. The objective of empowerment is to pull down the patriarchal structures for rebuilding a structure that is women inclusive.

Micro-credit, unlike many of the earlier programs, is said to be able to activate the semiskilled and unskilled human resources located on the margins of the economy. Micro-credit is not merely an instrument for credit extension to the poor; it is a movement to emancipate the poor, especially the women, to alleviate poverty, improve

⁴This is mainly because the political institutions do economic planning, which means to say that planning is politics. Politics is pressured by power. Therefore today's development would move much farther from creating a berth for women in the development agenda.

⁵ Sen Amartya *Development as Freedom* Oxford University Press New-Delhi 1999

their quality of life, and build their capacity and awareness to integrate them economically and socially into the mainstream of the economy⁶. It is further said that the basic design, and its implementation, is said to have strengthened the democratic culture in the public sphere (vibrant civil society)⁷. Micro-credit, has been perceived as an important strategy that opened up new avenues to the deprived sections of the society to be a part of the mainstream development program.

The growth of civil society⁸ and participatory development methods at the macro and micro levels of the society are usually proposed as the mechanisms by which empowerment takes place. (Friedman 1992, Chambers 1997) A close reading of the various discussions on the concept of empowerment reveals that empowerment envisages a whole range of issues through which people acquire the necessary power to participate in the institutions of various kinds that influence their choices both at the practical and strategic levels. Further, empowerment, through removal of institutional barriers, enhances the assets and capabilities of diverse individuals and groups, to engage, influence, and hold accountable the institutions, which affect them (Narayan, 2002, Bennet 2002) Discussion on empowerment reflects that empowerment is a process through which people gain control over the variables that hinder their choices, and holds them back from exercising their choices, towards enhancing the quality of their life. (Ravallion 2001, Rowlands 1995, Nussubaum 2000, G. Sen 1993, A.Sen 1999). Empowerment is concerned with the process by which people become aware of their own interests and how they relate to the interest of others, in order to participate from a position of greater strength in decision-making and to actually influence such decisions (Rowlands 1997).⁹

Naila Kabeer (2001) offers an exhaustive definition that effectively reflects the genesis of the contemporary debates on empowerment. She defines empowerment as, *“The expansion in peoples’ ability to make strategic life choices in a context where this*

⁶Govind Kelkar, Dev Nathan, Rownok Jahan, “Redefining Women’s Samman: Micro-Credit and Gender Relations in Rural Bangladesh” *Economic and Political Weekly* 39 (32) pp3627-3640. Also see, Kaniz Fahmida Ahmed “Micro-Credit as a Tool for Women Empowerment: The Case of Bangladesh” Development Studies London School of Economics 2003 k.f.ahmed@lse.ac.uk

⁷ A Vibrant civil society is the one where the people do assert the rights they inherit as citizens of the land. The policies and programs of the state are made to be people centred. The people resist any violation of the democratic rights.

⁸ Friedmann, J. Empowerment: *The politics of alternative development* Oxford: Blackwell 1992

⁹ Rowland J. *Questioning Empowerment: Working with Women in Honduras* Oxfam UK 1997 p14

ability was previously denied to them” The definition indicates the expansion in the capability of people that enables them to take decision or to make choices with far reaching consequences which was earlier denied to them. ‘Creation of conditions within which choices are made’ implies the enhancement in the opportunity cost of one’s resources (human or otherwise stands enhanced as a consequence of empowerment programs) as a direct consequence of the empowerment process. Participatory development methods and a vibrant civil society are usually proposed as the mechanisms by which empowerment takes place. In the discussions on the empowerment, it is apparent that there are three important interrelated components; resources, agency and achievement.¹⁰

Resources create a condition that enables a person to acquire the capability to make choices that has a far-reaching impact on one’s life. Education, healthcare, employment are some of the factors, which create conditions necessary to lead a life with the minimum comforts. It is understood that without certain basic material needs, it is not possible to think, plan and bring in changes in ones consciousness. Therefore, it is necessary to acquire material resources necessary to generate the mental energy that adds value to the person.

Creation of material condition does not ensure a change in the person. The material conditions should be used to change the consciousness in support of choices that an individual wants to make. The ability of an individual to transform the material condition of life to change one’s consciousness may be termed as agency. This is crucial because agency is the ability and capacity acquired by an individual to formulate strategic choices and to control resources and decisions that affect the important life outcomes. Agency is at the heart of the process through which choices are made. It also refers to the capacity of individuals and groups to look to the future, assess the risks, engage with markets, the state and other groups in the strategies that determine economic and social development paths ¹¹

¹⁰ Malhotra, Anju Sidney Ruth Schuler and Carol Boender *Measuring Women’s Empowerment as a Variable in International Development* Gender and Development Group of World Bank 2002

¹¹Rao and Walton *Culture and Public Action: Understanding the Role of Culture and Development Policy in an Unequal World* World Bank Unpublished Paper 2002

The achievement is the manifestation of the empowerment levels scaled by the people who undergo the process of empowerment. Generally achievement is understood as the outcome of the choices expressed in the form of capability, confidence and greater degree of participation at the individual, familial and community level in economic, social, and political spheres that has a bearing on the life of individuals.

Resources and the agency are the most crucial and decisive components of empowerment. Resources are the conditions under which empowerment is likely to occur. Agency is the most critical and foremost component in the process of empowerment. Agency comprises the ability to frame tactical choices and control decisions that affect the conditions of life. One should be aware of the fact that agency does not exist independently of the social structure. Structures can be understood as, rules, and resources, recursively implicated as in the reproduction of social systems".¹² Agency may be considered as the medium through which the structures operate. The agent performs the very practices that agency perform because the structure is in place. Women generally exhibit varied forms of agency like, effective, transformative or both. *Effective agency is the one that women exercise within the socially accepted domains.* It is something that aims at enhancing the efficiency by adhering to what is already in effect. On the other hand, the *transformatory agency refers to the possibilities and effects of individuals and collective change in wider structural inequalities and most often it reflects a desire to bring about a change in the social roles and relationships that occur in these domains.* Transformative agency works on the enabling factors within the structure leading to realignment in the power structure. A traverse through the major debates on empowerment reveals that there are varied understanding of the concept, under different contexts. Therefore, for the purpose of this study, it is necessary to define empowerment as 'the process that enables women to acquire resources, the capability to make tactical choices, and control decisions that affect the conditions of life'. Empowerment of women thus ensures the acquisition of capabilities to be both effective and transformative agents leading to qualitative change in the conditions of life at the level of individual, family, and community.

¹²Antony Giddens (1979) *Central problems in Social Theory: Action, Structure and Contradiction in Social Analysis* Berkeley CA University of California Press p 64

Objectives of the study:

Micro-credit program has been aiming at the empowerment of women and the organizations engaged in the promotion of Micro-credit have been defending their presence based on the merits of their achievements. The study was undertaken; a) To measure the empowerment levels scaled by women in SHGs promoted by different types of intervening agencies, b) to analyze the reasons for the variations in the level of empowerment, and c) to make suggestions in the light of the findings of the study regarding the future research on women empowerment

Method of Study:

Studies on measurement of empowerment have operationalized economic, socio-cultural, familial or interpersonal, legal, political and psychological dimensions. Familial, social and economic dimensions are operationalized at individual or household levels.¹³ Much of the literature on empowerment focuses on the individual empowerment that theoretically shares a concern similar to that of neo-classical thinking, which holds self-reliance and entrepreneurship to be instrumental to the economic advancement of an individual.¹⁴ However, a close look at the very concept of empowerment reflects upon the idea that real empowerment is something that extends to the collective action that challenges the power structure.¹⁵ The discourse on social inclusion also sees the potential for empowerment in collective form, whether it is through political, economic or social mobilisation of people.

It is apparent that to measure of empowerment is a challenging task because any type of standardisation will have a limited applicability. An index is devised to measure the level of empowerment scaled by target group. A pilot study conducted in the study

¹³See, Anju Malhotra, Sidney Ruth Schuler and Carol Boender (2002) *Measuring Women's Empowerment as a Variable in International Development* Gender and Development Group of World Bank

¹⁴For a detailed discussion see Zoe Owaal and Sally Baden (1997) *Gender and Empowerment: Definitions, Approaches and Implications for Policy* Bridge Report 40 Sussex Institute of Development Studies UK

¹⁵ In an era of consolidation of economic powers, whether the empowerment of individuals on a micro-levels holds the promise, is an issue needs to addressed, in the context of changes taking place at wider level.

region during May–June 2003 reflects that the main focus of Micro-credit has been on the following variables:

- To actively involve women in the development programs (participation)
- To develop resources enabling women to exercise choices (resources)
- To create a condition within which women acquire capability to control conditions and decisions that regulate their life. Further, to bring about a change in the social roles and relationships that occur in these domains (agency)

II

One of the objectives of the micro-credit is to actively involve women in the process of development. The level of participation of women in the Micro-credit is, therefore a vital factor. In order to measure this factor, a general empowerment index with five components was developed. Significance of resources in the process of empowerment, as a necessary ingredient facilitating the process of empowerment is already brought out. To measure the resources created, an economic empowerment index with six components was developed. As discussed earlier, it is only on acquisition of the capability to make strategic life choices that empowerment accrues. Therefore, it becomes necessary to measure the social empowerment. In order to measure, social empowerment index with fifteen components was designed. Components in each variable were developed based on the response from the members of the Self-Help Groups and agencies promoting SHG's. Women in the Self-Help Groups identified some of the components as a sign of empowerment at the time of pilot study. Agencies promoting SHG's stated that developing economic resources, widening the choices by enhancing the capability of women is the aim towards which they are working. Based on this response of the members of Micro-credit group and promotional agencies, various components were identified.

Index developed to measure the advances in empowerment had to be applied to SHGs promoted by various intervening agencies in the study region. From the intervening micro-finance institutions (MFI's), a small sample was selected. For the purpose of sample selection, the institutions/agencies were classified into three

categories; NGOs, Civil society Organizations, and Co-operatives. Within the three groups, the organizations were ranked according to age, activity, population, and performance. Information regarding the above criteria was collected from the secondary source, interviews with the executives, field workers, and the beneficiaries. Organization that topped the list was selected for the purpose of the study. Considering the presence of a large number of NGOs, it was decided to select two samples from NGOs. The following table shows the method followed in selecting the sample cases for the study.

Table: 1

Sample selected for the application of Empowerment Index

Method of Study	Type of Organization		
Case Study	NGO	Co-Operative Sector	Civil Society
	SKDRDP, & Sisters of Charity	Navodaya	NLA

In the final ranking of each component that is instrumental in empowerment, was done with the help of an index on a five-point scale (A=80, B=60, C=40, D=20, E=>20). Response from the members of the SHG's was collected through interview, and participant observation method. Ranking was done on a five-point scale based on the response. Component in the social empowerment was developed to measure the capability acquired by women through micro-credit. In this connection the socio-economic standing of members before and after the micro-credit, their ability to apply the knowledge and skill acquired, ability to learn from others, and to get inspired from the experiences of other members in the group, are considered to be manifestations of empowerment. In addition to this, overcoming problems of untouchability, community dining, conscious efforts to reduce social practices that reproduce hierarchical relations in the society, efforts to keep the public space free from religious practices and symbols, are found to be essential in the empowerment process. The fieldwork was completed during October –December 2003.

III

Sample cases selected for the purpose of this study are presented below.

Case I

Sister Bartholomio Capitanio and Vincenza Gerosa from Italy joined St Josephs Asylum, Mangalore in 1892, to serve the poor and the needy. The management of the Asylum was handed over to the sisters of Charity. The organization run by the sisters of charity provides care to the orphans, mentally and physically challenged persons, and the aged. They have started promoting SHG's during the late 1990's.

Preethinagara is one of the colonies in the suburbs of Mangalore City Corporation, mostly inhabited by people living on the margins of the economy. In almost all the families, as most of the men were alcoholics, women had to bear the burden of running the household. Women explained how they had to haul up their drunken husbands from the roadsides and gutters, especially on the days when they get their wages. A Social worker from *Sisters of Charity* came to their help to form SHGs. Women started saving money, got the civic amenities to the area, and enhanced their economic conditions and social status. Members discuss their common problems, and stand united in hours of crisis. They feel that they too are a part of the society, and are confident of fighting any injustice either by the local miscreants or corrupt officials. Their only worry is about the decline of the beedi (a variety of cigarette produced locally) industry in the region, and recession in the general economic situation.

Case II

Neo-Literates Association (NLA) is a voluntary organization formed by the people who were the beneficiaries of Adult Education Program. Adult Education Program was started by the government to impart functional literacy for those who could not get formal education. People, who were benefited by the program, wanted it to continue. Having understood the power of association, newly educated people formed an organization on their own. NLA played an important role in bringing together people of diverse caste, religious and linguistic background. NLA has been promoting SHG's and help socio-economic development of women.

Heernabail is a small village in Dakshina Kannada. Neo-Literates Association (NLA) in the area helped women to form SHGs. In the initial stages men in the family were indifferent to women taking part in the activities of the SHGs. But once women became a source of additional income, the men recognised them as capable of being leaders and economic agents. It is now accepted by men in all the families that women can also be leaders, and economic agents. Women, after attending the meetings, concentrated on what could be done to improve their quality of life. They shared their ideas with the men in the family, and with other members in the group. Today they are very good organizers, managers and inspiring leaders. Members of the SHG are aware of their rights, and know that they must be assertive to be effective. They have been successful in making their men to give up alcohol.

Case III

Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) is a poverty eradication program, started in 1982, by Sri Veerendra Heggade, the head of the Manjnatheshwara Temple Dharmasthala in Karnataka. The program aims at the socio-economic growth of the poor. SKDRDP is actively engaged in the area of community development, De-addiction, women empowerment, micro-credit, watershed development, transfer of technology, agriculture extension programs, and Self-Help Groups.

Marnaad is a village situated about 9Kms from Karkala, a rural area in the coastal region. Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is a NGO run by the Temple Trust. Jnana Vikasa Yojane is one of the programs launched by SKDRDP in 1992. The organization has a well-defined structure and the samyojike (field supervisors) take initiative to form SHGs of women. SHG so formed elects a leader who is going to be the secretary of the group. Members are trained to acquire economic power, which the SKDRDP considers important. Emphasis on economic empowerment, indirectly limits the central focus on credit management. What is obvious from the functioning of the organization is the organizational structure, where the communication is generally from top to bottom. Rigid structures, and poor communication, seem to be working both as strength and a weakness.

Case IV

South Kanara District Central Co-operative Bank, with its branches in the district is helping the farming community for the past 91 years. In the initial stages it was providing financial assistance to the SHG's formed by Non-Government Organizations. However, during the year 1999, the Bank started promoting SHG's, which were called Navodaya Self-Help Groups.

In Manjanakatte a small village, there are about 40-50 families belong to the marginalized sections of the society. Persuaded by an employee of the Co-op Bank, women of this locality formed a Navodaya SHG in 1999. Forming an association without the help of men was a new experience to these women. The SHG serves as a platform to discuss some of the general issues concerning their routine life in the village. Their experience in SHG has exposed them to the world outside the village. After the formation of the association, women go to the Bank, talk to people other than their family members, which have enhanced their confidence levels. Unlike earlier days, they are not shy and do not run away whenever strangers visit their place. Members of the SHG agree that there is a change in the consciousness of the people. Members of the SHG's feel what they need is an opportunity to prove themselves socially and economically. These marginalized communities are now aware of their constitutional rights. They could resist the injustice meted out to them by leaders of dominant castes. What is obvious about the people in the locality are changes both in appearances and in their outlook.

Level of socio-economic empowerment in the sample cases are measured with the help of the empowerment indices developed for the purpose as stated earlier. Ranking was done based on the data obtained, from the beneficiaries, and intervening organizations and through discussions and interviews.

Table 2:

Empowerment Levels as per the Empowerment Index

VARIABLES	Case			
	1 SOC	2 NLA	3 SKD	4 CS
1 GENERAL EMPOWERMENT				
Initiative in group formation	D	B	C	C
Group Administration	B	A	C	C
Communication	B	B	D	B
Exposure	C	B	B	B
Motivation	B	A	C	B
	240	340	200	260
2. ECONOMIC EMPOWERMENT				
Savings	B	B	B	B
Loan Utilization	B	B	B	B
Recovery	A	A	A	A
Training	D	C	B	C
Utilization of Resources	C	B	A	B
Thrift	B	B	A	B
Economic Empowerment Score (1+2)	560	700	620	620
3. SOCIAL EMPOWERMENT				
Management	C	A	C	B
Creativity	C	A	D	B
Education	D	B	C	C
Exposure	C	B	C	C
Communication	B	A	D	B
Participation	B	A	C	B
Training	C	C	B	D
Leadership	C	A	D	C
Social Awareness	B	A	D	C
Assertiveness	B	B	D	C
Cross Fertilization of ideas	C	A	D	C
Banking Habits	C	B	B	B
Breaking of Institutional Barriers	C	A	E	C
Secular Space	C	A	D	A
De-addiction	A	A	C	
Social Empowerment Score (1+3)	940	1420	660	960
Overall Score	1260	1780	1080	1300

Case II, as shown in the above table, scores over others. Cases, IV, III, and I occupy, the second, third, and the last positions respectively. It was given to understand that all the intervening organizations have followed a standardised model of empowerment. The index developed to measure the performance reflects that there are variations in the emphasis laid on three main variables and components within the variables. Variations in the performance in samples can be attributed to objectives, strategies, and the culture of intervening organizations/agencies.

It is observed that the agencies engaged in the promotion of mutual help groups inherit a legacy that casts its shadow on its activities. This is true of SKDRDP, Sisters of Charity, and SKDCC Bank, which have been reproducing the value system they inherited and acquired in the process of their operation. The NGO's promoted by the religious institutions appears to rely more on faith and belief as the respondents in such organizations repose faith in religion and religious practices than on the merit of the programs. In this respect they appear more as extensions of sponsoring religious and charitable institutions than autonomous democratic associations based on the spirit of participation and self-help.

Community service, income generation for self-dependence, modernization through education were some of the priorities of Christian missionaries, which helped them to justify their need for the marginalized and the newly converted Christians. Prioritisation of such issues indirectly encouraged other religious and charitable organizations to venture into modernization process, as a means to renew their relationship within the community. Further, during 1970s, under the state stewardship, the region witnessed social change, especially due to land reforms, alternative to dependence on land by beedi industry, and economic advancement due to large-scale migration to city centres. This is to reiterate the fact that there was a necessity for religious and charitable organizations to reposition themselves under the changing socio-economic situations. Micro-Credit programs provide sufficient opportunities for intervening agencies. The intervening organizations are able to cater to the requirements of the people, either by helping them to generate additional income, or reassuring them of the moral support. In doing so, the NGOs create a win-win situation, in the short run.

On the one hand, the beneficiaries are happy because they are able to derive the material benefits with the help of the intervening organizations and on the other hand, the intervening organizations are able to justify their presence.

A critical analysis of the empowerment process initiated by NGO's in many cases limits itself to the process of managing poverty. What is generally observed is the uncritical celebration of this temporary phenomenon, without going into the intricacies of the empowerment process. A careful and critical analysis of the cases we have taken up for the study points out that redistribution of power hardly takes place in such programs, for the reasons stated earlier. NGOs, which are the extensions of religious or charitable organizations, leave a small space for the new initiatives. Because of this we find no major shift in the theoretical positions in the development debates, even under the changed circumstances. Although empowerment programs were able to create resources (material and human) to a considerable extent, much is desired at the level of social empowerment. There are consolations in the form of effective agency, through attempts to increase the efficiency and capability by adhering to the accepted norms. In terms of long-term growth what is required is transformative agency. In most of the SHG's issues of untouchability, division of labour based on sex, community dining, structural reasons that render women and the marginalized, are hardly addressed. Contrary to this, we find the religious practices, glorification of traditional practices, use of religious and traditional symbols, being used on a very large-scale. All such practices indirectly justify the unequal, hierarchical and patriarchal structures, and reproduce the unequal social relations. In a caste ridden hierarchical society like that of India, empowerment programs cannot have a proper grounding unless the agency is powerful enough to address these structural issues that dis-empowers people.

The empowerment process initiated by NLA has been different compared to the rest. At the outset, the formation of NLA itself is a sign of empowerment. The beneficiaries of the Adult Education Program stated by the state, formed an organization once the program came to a halt. The idea of association for continuing the work outside the state apparatus is an innovative idea. Even during the literacy campaign, it was observed that members coined slogans that addressed the issues beyond mere functional literacy. For example, slogans that speaks about strength in unity, eradication of child labour, power of knowledge, ill effects of alcoholism,

significance of female literacy, eradication of untouchability and the like. Standing apart from other groups, SHG's formed by NLA's hardly inherited any values. The SHG's formed by the NLA evolved their own strategy, based on the merit of each case. Experiences as beneficiaries of functional literacy program helped members of NLA to learn basic lessons of democracy and politics. This practical education helped people to locate their problem, and reason out. The ground realities, to which the people were exposed during the course of literacy campaign, provided sufficient space to the new initiative.

It is apparent from the above that the intervening organizations other than NLA, have offered an economic solution to the socio-economic problem of marginalization. This appears to be a safer position for the religious and charitable organizations because such a position leaves the social and political terrain an uncontested zone. In fact the social and political terrains in a multi cultural and multi lingual society like India has remained highly problematic. But the experiences in the course of functional literacy, and experiments by the NLA, were instrumental in raising the consciousness of the people, which had a significant influence on the mindset of the people. Women who emerged as leaders in this process are found to be socially sensitive and politically aware. Women's movement that is slowly gaining ground in the region subscribes to this point.

V

SUGGESTIONS

Micro-Credit is one of the few development programs, which reached a large section of people, especially, women living on the margins of the Indian economy. Micro-Credit, in spite of opening up the public space, the life of a large number of women is threatened by problems rooted in the macro level economic changes. Reformulation of market conditions, and social milieu require greater bargaining power for women. This is one of the major challenges for the economic empowerment of women. Challenges, in promotion of Micro-Credit have to be addressed to make it politically effective and economically viable. Taking into account the time and space and the experience, one has

to redesign the strategies and reset the rules of the game to make to the programs economically effective and socially inclusive. The following are some of the suggestions in this direction.

Federation Of Micro-Credit Organizations

Micro-credit program has succeeded in utilizing the dormant human capital by drawing women to market sphere. This is evidenced by the presence of large number of Self-Help Groups of women in the study region. A common thread running through all these SHGs is that almost all these groups are formed by the intervention of promoting agencies. Despite the existence for a long period of time, the groups are still not out of the patronage of the promoting institutions. Therefore, it is necessary for the intervening or promoting organizations to withdraw to make the SHGs independent. Once they are made independent, SHGs should be able to form a federation to gain greater bargaining power. Unless these organizations are able to have a strong and wider socioeconomic base, the interest groups in the society can always use them against each other. Therefore, constructive measures to weave them to form a federation are desirable.

Involving Micro-Credit Organization In Social And Economic Development

Micro Credit is not an end in itself; it is a means towards the socioeconomic empowerment of people. The focus of the program should not exclusively be on the credit management; but also on participatory mechanism, development education and decentralization. Necessary training to enhance their capability should be imparted. Women's participation in the Panchayath Raj Institutions, Watershed development, and other development programs should be encouraged.

Disclosure of Financial Statements of Promoting organizations

It is often claimed by the promoting agencies that they have been successful in advancing the cause of women empowerment. The claimed are generally based on the number of groups formed, credit facility extended, the amount of savings by the members or other material facts. But these material facts are only the facilitating factors in the empowerment process. But rarely we get sufficient information on the sources of funding, state support, support from donor agencies and the like. Apart from comparison, it is useful in evaluating the performance of the agency individually.

This information is necessary to compare the performance of one promoting agency with another.

Evaluation Studies of The Programs on Empowerment

The SHGs are in the news for the past several years. A substantial amount of financial and human capital is involved and efforts are made to promote the program on a large scale. Surprisingly, a need for the evaluation of these programs to assess the effectiveness has not received much attention. As stated earlier the success of program implementation is measured by certain parameters, like the number of groups formed, credit facility extended, the amount of savings by the members or other material facts, which have no direct connection with empowerment. However, these are only the facilitating factors in the empowerment process and empowerment per se. Therefore, it is high time to adopt an evaluation mechanism and develop a database on the whole process of empowerment to facilitate the study and research on this promising area. University and the colleges may be involved in the creation of such a database on women empowerment programs. The researchers and students may use such data for further exploration.

CONCLUSION

Micro-finance is one of the most important programs that have brought gender sensitivity at all levels of society. Consequently, gender dimension of development is not an alien concept today. The need for the involvement of women both in the conception and the implementation of development programs is accepted by the state and the civil society. The changed mindset of people on the participation of women as active participants in the development programs has opened up new venues for women. We find awareness about this change even among women. Though we do not find sufficient evidence on the improvement of women in the society at large, there are efforts to analyse the socio-economic problems from the gender perspective, and even political parties have women issue on their agenda. This is a positive sign from all counts. The enthusiasm, with which women empowerment program is pursued should under go critical scrutiny and shortcomings, if any, is properly addressed.

References

Arunachalam, Jaya and Brunhild Landwehr Ed. (2003) *Structuring a Movement and Spreading it on: History and Growth of Working Women's Forum (India)* IKO-Verlag Interkulturelle Kommunikation Frankfurt

Batliwala, Srilatha (1994) "The Meaning of Women's Empowerment: New Concepts from Action," *Population Policies Reconsidered; Health, Empowerment and Rights* Eds. Gita Sen, Adrienne Germain and Lincoln C. Chen Boston MA: Harvard School of Public Health

Bennet, Lynn. (2002) *Using Empowerment and Social Inclusion for Pro-poor Growth: A Theory of Social Change* Working Draft of Background for the Social Development Strategy Paper Washington; World Bank

Beteille, Andre (1999) "Empowerment" *Economic and Political Weekly* 10-11(34) 589-597

Carr, Marilyn Martha Chen and Renana Jhabvala Ed. (1998) *Speaking Out: Women's Economic Empowerment in South Asia* Vistaar Publications New Delhi

Chambers, Robert. (1997) *Whose Reality Counts? Putting the First Last* ITDG Publishing London

Chandra, S.K., 1997, 'Women and empowerment', *Indian journal of public administration*, Vol XLIII No 3: 395-9

Fernandez, A.P. (2001) *Putting Institutions First- Even in Micro Finance* Myrada Bangalore

Friedman, John (1992) *Empowerment: The Politics of Alternative Development* Blackwell Publishers: Oxford

Giddens, Antony (1979) *Central problems in Social Theory: Action, Structure and Contradiction in Social Analysis* Berkeley CA University of California Press p 64

<http://www.ibs.ac.uk/bridge>

<http://www.miusa.org>

<http://www.nabard.org>

Jan Nederveen Pieterse (2001) *Development Theory: Deconstructions/Reconstructions* Vistaar Publications New Delhi

Kabeer, Naila (1996) *Reversed Realities: Gender Hierarchies in Development Thought* Kali for Women New Delhi

Kabeer, Naila (1997) "Women, Wages and Intra-Household Power Relations in Urban Bangladesh" *Development and Change* 28: 261-302

Kabeer, Naila (1998) 'Money Can't Buy Me Love? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh' IDS Discussion Paper 363

Kabeer, Naila (2001) "Reflections on the Measurement of Women's Empowerment" in *Discussing Women's Empowerment- Theory and Practice* Sida Studies No. 3 Novum Grafiska AB Stockholm

Kaniz Fahmida Ahmed (2003) "Micro-Credit as a Tool for Women Empowerment: The Case of Bangladesh" *Development Studies* London School of Economics k.f.ahmed@lse.ac.uk

Kelkar, Govind Dev Nathan and Rownok Jahan. "Redefining Women's Samman: Micro-Credit and Gender Relations in Rural Bangladesh" *Economic and Political Weekly* 39 (32) pp3627-3640.

Kumar, Uday (2002) *Advocacy and Social change through Third Sector Intervention: Loosing Wood for a Tree: A Study of Dakshina Kannada* Paper presented in the Fifth International Conference of the International Society for Third Sector Research (ISTR) University of Cape Town, South Africa

Malhotra, Anju Sidney Ruth Schuler and Carol Boender (2002) *Measuring Women's Empowerment as a Variable in International Development* Gender and Development Group of World Bank

Mathew, A. (1996) "Continuing Education in Dakshina Kannada: Illiteracy Learning Vs Improvement Dilemma" *Literacy Mission* 19(9)- 20(1)

Mayoux, Linda. (2000) "From Access to Empowerment: Gender Issues in Micro Finance" CSD NGO Women's Caucus Position Paper for CSD-8 (L.Mayoux@dial.pipex.com)

Mohammed, Yunus. (2004) "Grameen Bank, Micro-Credit and Millennium Development Goals" *Economic and Political Weekly* 49(36) pp 4077-80.

Mohammed, Peer (1996) "Neo-Literate Development Samithi, Individual family and Community" Unpublished Report on the *Role of Neo-Literates Development Samithi (NDS)* Department of Sociology Mangalore University Mangalore

Nair, Tara S. (2001) "Institutionalizing Micro-finance in India" *Economic and Political Weekly* 36(4) 399-404

Narayan, Deepa Ed. (2002) *Empowerment and Poverty Reduction: A Source Book* World Bank Washington

Narayan, Deepa Raj Patel and Kai Schaff, Anne Rademacher and Sarah Koch-Schulte (2000) *Voices of the Poor: Can Anyone Hear Us?* World Bank Series: Oxford University Press Oxford

Nussbaum, Martha (2000) *Women and Human Development: The Capabilities Approach* Cambridge Press New York

Rao and Walton (2002) *Culture and Public Action: Understanding the Role of Culture and Development Policy in an Unequal World* World Bank Unpublished Paper

Ravallion, Martin and Shaohua Chen. (2001) *Measuring Pro-Poor Growth Policy* Research Working Paper No WPS 2666 Washington: World Bank

Rose, Kalima. (1992) *Where Women Are Leaders: The SEWA Movement in India* Vistaar Publications New Delhi

Rowlands J. (1997) *Questioning Empowerment: Working with Women in Honduras* Oxfam UK p14

Samuel, John. (1999) "The Politics of Micro Credit" *Search Bulletin* 14 (1) 80-85

Singh Roy, Debal K Ed. (2001) *Social Development and the Empowerment of the Marginalized: Perspectives and Strategies* Sage Publications New Delhi

Sen, Amartya. (1999) *Development as Freedom* Oxford University Press New Delhi

Sen, Gita and Caren Crown (1987) *Development, Crisis, and Alternative Visions: Third World Women's perspectives* Monthly Review Press New-York

Sreedhara T.N. and Rajarama Tolpady (2003) *Towards an Understanding of the Third Sector in India* Monograph Series –1 Project on Non-Profit Sector University of Mysore

Seth D.L "Globalization and New Politics of Micro-Movements" *Economic and Political Weekly* 39(1) pp 45-58

World Bank (2001) *Engendering Development: Through Gender Equality in Rights, Resources and Voice* World Bank Policy Research Report

Zoe Owaal and Sally Baden (1997) *Gender and Empowerment: Definitions, Approaches and Implications for Policy* Bridge Report 40 Sussex Institute of Development Studies UK