

Changing Equations: the Impact of SHGs on Gender Relations

An MSSRF Study

Chennai, March 2007

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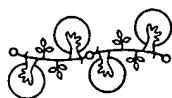
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PREFACE

This study was carried out in 2004 in response to a felt need for greater understanding within MSSRF of the issues and gender outcomes of working with SHGs. As mentioned in the report, there were two objectives—one related to understanding the gendered impact of SHGs, and the other related to sensitizing the staff on social issues and building their skills with regard to social research. Hence a decision was taken not only to carry out the study entirely in-house, but to develop it in a participatory manner at every stage, from developing the tools to carrying out the fieldwork and writing the report. This has proved to be an enriching learning experience for all those who took part. The findings related to the first objective are recorded in this study; while those with regard to the second objective are being separately recorded, shared and discussed within MSSRF, and would hopefully have useful outcomes for MSSRF as a whole.

Since the study was carried out in-house, with no external financial or human resources, there were also several difficulties in bringing it to publication. Though the fieldwork was completed by October 2004, the study is seeing the light of day only in early 2007. For this delay, the research team takes full responsibility, and no one else is to blame.

On behalf of the whole team I wish to place on record our deep sense of gratitude to Dr. M.S. Swaminathan, Chairman and Dr. M. Velayutham, Executive Director, for their constant support and encouragement; to Dr. R. Akila, our consultant, for her deep and constructive involvement in the process of tool creation, training in the use of the tools and field supervision of their use; to all the Programme Directors, and especially the Site Coordinators and field staff at the various field sites, who facilitated the entire data-gathering process; to Dr. V. Arunachalam, for enlightening discussions on the difficulties of using statistical tools to analyse our qualitative data; to Sheela Pankaj for her devoted and thorough preparation of the manuscript for publication; to our Editor, Sandhya Sundar, for her constructive and careful editing; to our colleagues who participated in the early stages but who have since left the Foundation; and above all, to all those men and women who patiently sat through two days of discussions to provide information about all the various issues the study is concerned with. To them, we dedicate this publication, with the hope that it may be useful to them in some way.

Mina Swaminathan

February 2007

Executive Summary

I. CONCEPT AND OBJECTIVES

The Self Help Group (SHG) movement in rural India has now expanded vastly and much is heard about its achievements in two areas, economic advancement and women's empowerment. The rationale for the setting up of SHGs has always been economic, but it has also been assumed that empowerment in one area will automatically lead to empowerment in the other. The motive for this study was to test this assumption. Accepting that SHGs do empower women economically, this study asks if membership in an SHG leads to more equitable gender relations. The objectives were:

- a. To assess the impact of the activities of SHGs and other grassroots institutions (such as farmers' groups) on men and women.
- b. To determine whether there is any significant change with regard to more equitable gender relations.

II. CONCEPTUAL FRAMEWORK

Gender relations are defined as power or status relations between men and women, with the assumption that men and women wield unequal power/status within the family, the community and the larger society. Gender relations cannot be directly observed in society, and so were inferred from the underlying gender roles. Eleven indicators – grouped under Personal Empowerment, Role Changes, Attitudes and Others – were identified to measure the direction and extent of perceived change.

III. METHODOLOGY

The study used only qualitative methods. Focus Group Discussions were held with both men and women separately in carefully paired groups. Five sites, representing different agro-climatic regions, were selected in Puducherry, Dindigul, Chidambaram, Kolli Hills and Wayanad. Twelve women's SHGs and two men's groups were selected across the five sites.

Three tools were developed and used to focus attention on the main points. The first, the Time Use Chart, gave a comparative picture of the daily schedule and work activities of men and women; the second, Gains and Losses, elicited the perceptions of men and women about gains and losses in the last few years on ten selected indicators and the third, Institutional Linkages, was a ranking exercise to find out changes in awareness about and use of different institutions, and priority given to them in the past and present. The field study was carried out between July and September 2004.

IV. FINDINGS

An analysis of group characteristics, with special reference to caste, class and major occupation for both genders, showed close and complex linkages among caste/ethnicity, land ownership and occupation.

Patterns of **time use** across groups indicated that in all cases

- a. women worked longer hours than men
- b. men had more leisure than women and
- c. reproductive work was almost completely done by women

These three broad findings not only support common perceptions, but are also validated by findings from national time use studies. Gender differences in time use, workload and work patterns, emerged according to a. class (landholding v. landless groups); b. season (peak and lean) c. occupation of spouses; d. region; and e. diverse external forces and factors. Caste/ethnicity played a role in all the above categories.

Parameters showing **gains and losses** were grouped on the basis of degrees of agreement between genders. Men and women were **unanimous** in acknowledging that membership in SHGs had brought many gains for women in knowledge and awareness of the external world and in specific skills, while men had gained little. But the burden of women's work had also increased. There was **widespread agreement** that women's responsibility and public participation had increased, they having acquired both voice and visibility. For men this had either decreased or remained the same as before. Though most agreed that women now played a bigger role in household decision-making, there were differences between genders on the extent and nature of that role, and the reasons for it. There was a **divergence of views or limited agreement** across sites and gender with regard to opportunities, control over assets, status or social prestige, and conflict/violence. The first three parameters had improved said the women, and the last had gone down. The men were defensively silent about domestic violence and there was some disagreement about the ownership of assets and repayment of loans.

Both men and women had more **institutional linkages** now than in the past, and for different purposes. The difference between the past and present was sharper among women than men. Banks were not even mentioned by women with regard to the past, but figured prominently in the present, often being ranked the highest. There was variation in the ranking of institutions and in the amount and kind of change not only between men and women, but also among sites, and by class and ethnicity. Socially marginalised groups continued to remain marginalised.

V. DISCUSSION

Grouping parameters again by degrees of agreement, it was **undisputed** that women's responsibilities had increased at three levels – financial, group management and in reproductive chores, whereas those of men remained the same or less. Women's work burden had increased; they had less leisure, yet the gains were perceived by women to outweigh the burdens. The enormous increase in self-confidence and their ability to articulate in public fora were seen as a major achievement for most women. It had narrowed the power gap; *yet, is the trade off positive or negative?*

Men **contested** some of the statements made by women. Women perceived themselves as having a larger say in decision-making than men. Men agreed that they consulted the

women but said they were the final decision makers. Whenever women claimed to have assets in their own names, the men contested it. So it appears that the positive gains for women are very small. If SHGs are making women more articulate and vocal, this may indicate causal links between violence and greater self-confidence. The new role of SHGs in sorting out cases of violence is mitigation rather than prevention. *There is very little change in power relations in the private domain.*

There are many **uncertain** factors. External services that can support SHG activities were perceived as being very poor or nonexistent. Opportunities were restricted for women and the marginalised by market forces and the dominance of upper caste male players. So women will have to enter the market in larger numbers and also become large players, with a strong presence and more capital, to make an impact on class and gender relations. The SHGs in the present form cannot achieve this. Women's groups are therefore restricted in their struggle to break out of one class and enter another. Though women's public participation had increased, their involvement was restricted to "soft" issues that do not question the existing power structure. The only major social issue that a few women's groups were involved in was the anti-liquor campaign, which directly affects women's lives. A greater politicisation of women is essential. In the single instance where the vehicle of development was a men's group, women became more powerless than earlier. *There has been little change in power relations in the public domain.*

VI. CONCLUSION

The budding SHG movement has not yet been able to challenge existing social hierarchies. At the level of personal space, there has been a tremendous expansion for women, but at the level of gender roles, the gender division of labour has not only **not** been reversed, but has become even more disadvantageous to women. In the public arena, there is little change in power relations. Women have not entered into any controversial area, nor threatened the male power structure.

To go further, it will be necessary for women to engage with "strategic" and "transformative" issues and enter public decision-making forums, lobbying for women-friendly policies. To achieve that, women (and SHGs) have to enter the political arena, not in the sense of manipulative electoral politics, but in terms of becoming players, and a collective force to be reckoned with. Women have come several steps forward on the path to empowerment, but the journey can only be completed with a political agenda and collective action.

I. CONCEPT AND OBJECTIVES

1. Introduction

The Self Help Group (SHG) movement in rural India, which was initiated in the 1980s by a few enterprising NGOs as an experiment has now expanded vastly, especially in the four southern States. Each of these States claims to have several lakh rural women as SHG members, supported either directly by specially set up Government agencies or by NGO intermediaries and the banking sector, as well as, in some cases, with considerable support from international agencies. SHGs have definitely come to stay, and much is heard both in the popular press and in official reports about their successes and achievements. Some of these propositions have been supported by academic studies, while others are still being debated.

The claims are regarding two kinds of achievement: the first in relation to economic advancement and the other in relation to what is generally termed "women's empowerment." However, we prefer to call the latter "more equitable gender relations," since the latter expression emphasises the relational aspect of gender and indicates that gender relations are power relations. There is general agreement that women in SHGs have advanced economically in terms of greater opportunities, more savings and credit and more income and economic returns, though there are different views about the extent of these and few quantitative assessments have been made. On independent ownership of assets, an even better indicator of economic empowerment than income, there is even more divergence.

Non-economic gains can be considered in two groups. There is universal agreement on the first group of parameters. These parameters include aspects of empowerment such as "voice" and growth in awareness, knowledge and skills. Popular perceptions usually notice the brimming self-confidence of poor women in SHGs, their ability to articulate and express their needs and interests, their fearlessness in dealing directly with officials and authorities of all kinds, and in negotiation. There is little doubt that a section of poor rural women have become visible and audible in a way they never were a decade or two ago.

But on other issues, which are crucial indicators of gender relations, there is evidence on both sides. While some studies report very positive developments, others find negative results. These controversial areas include: women's status in the family as measured by their role in decision-making; participation in civic, political and community life; responsibility both within the home and outside; domestic conflict and violence; work burden and drudgery, and social prestige and esteem.

However, social units are part of a wider social world, and every historical period influences social relations in different ways. Gender relations are no exception. Great social changes do not happen overnight (except during times of disaster) nor can much change be expected in a small territory linked in many visible and invisible ways to the wider social world surrounding it and of which it is a part. Gender relations are deeply influenced by the other social forces, factors and relationships in society. How much change then can

small interventions stimulate, if not bring about? This is a fair question. At the same time, it must be said that SHGs are a new social institution, not even conceived of about two decades ago; yet they have spread rapidly and have obviously come to stay. There is a palpably new actor on the social scene, so it is not illegitimate to ask questions to test those expectations.

The motive for this study was to explore and learn at first hand what changes had or had not come about which could point to changing gender relations, or increasing empowerment. Hence it was decided to take up a small study in-house, within the M. S. Swaminathan Research Foundation (MSSRF), implying that we would not only limit the study to the SHGs we had helped initiate, but that the study would be designed and carried out entirely by our own staff working at various levels in Chennai and in other places.

2. Rationale for the Study

The goals and objectives of MSSRF are related to promoting sustainable livelihoods for poverty reduction through application of science and technology. The overall approach is pro-nature, pro-woman and pro-poor, reflecting a commitment to eco-sensitive technology, social and gender equity and conservation. The activities are built around themes like conservation and sustainable use of biodiversity, bio-resource utilisation (bio-villages) and applications of biotechnology and eco-technology, including bio-software and information and dissemination. In all locations, women's SHGs, and in a few locations other types of grassroots groups (men's SHGs, farmers' organisations), seen as a strategy for involving the community, have been either set up or utilised as a vehicle for the promotion of livelihoods, mostly through micro-enterprises and micro-credit. Apart from the general pro-woman mandate, most of the projects do not have any explicit commitment, goal or strategy for women's empowerment on the agenda, but there is an unspoken assumption that this outcome will result as a by-product of improved livelihoods and poverty reduction through the mechanism of SHGs and other groups. The implicit belief is that SHGs, because they are women's groups, can and will, in themselves, empower women. It was with this background and in this context that it was decided to study the changes in the lives of men and women brought about by SHGs and other groups, and to investigate their impact, if any, on gender relations.

3. Objectives

- a. To assess in the field sites the impact of the activities promoted by MSSRF through SHGs and other grassroots institutions such as farmers' groups, on men and women of various classes and castes at the family and community level.
- b. To determine whether there is any significant change with regard to women's empowerment or more equitable gender relations among the various groups.
- c. To facilitate learning among our staff by giving experience and practice in simple field research in social science and acquaintance with qualitative methods.

4. Scope

Most studies of micro-credit and micro-enterprise involving women and SHGs have

attempted to study both the economic and the empowerment dimensions, whereas others have focused only on the economic dimension. This study, however, has deliberately focused only on gender relations for three reasons. First, including both would have made the enterprise unmanageable and unwieldy, given our limited human and financial resources and time. Second, a study of economic gains would have required a very different methodology, and third, the limitation was felt to better serve the purpose in the third objective. This study therefore did not go into the income-generating or livelihood aspects of the SHGs in depth. During the discussions it appeared, and was widely accepted, that SHGs had made a big difference in economic terms. This was not explored further.

5. Research Questions

- a. What are some of the changes in workload, responsibilities, skills, awareness, knowledge, self-confidence and participation in public life of men and women who are part of SHGs (and other grassroots organisations) and in other dimensions affecting the quality of family and community life?
- b. Are there differences to be found between men and women of different social groups, and of what kind?
- c. Is there any change in women's empowerment/gender relations in the various groups?

6. Expected Outputs

- a. Authentic information about key indicators regarding changes in gender relations/ women's empowerment obtained directly from members of the community
- b. Enhanced understanding by staff of social relations of class, caste and gender, and enhanced skills in social research using qualitative methods.

II. CONCEPTUAL FRAMEWORK

1. Definitions and Theories

Changes, positive or negative, in gender relations form the subject matter of this study. So important concepts that require definition are: gender relations, gender roles and empowerment. Gender relations are here defined as power or status relations between men and women. It is assumed that men and women enjoy unequal power/status within the family, the community and the larger society and can be said to stand in a hierarchical relationship to each other. Gender relations, which are a defining principle of society, are manifested in roles and behaviours which are influenced by power and status – such as the division of labour, the control over resources and sexual relationships, to name but a few.

Gender roles can be summed up as the behaviours, actions, roles and activities assigned, accepted and carried out by men and women. Underlying gender relations determine these roles. Gender roles broadly fall into two categories: one, physical activities and actions of daily life (e.g. women cook, men hunt/plough; women collect water, men chop firewood) and two, following certain behavioural codes/norms attributed to each gender (e.g. women stay at home, men earn outside the home; women are homemakers, men are providers) and so on. Gender roles include certain stereotypes for each gender (e.g. women are quiet and docile, men are aggressive; women are fearful, men are brave). These gender roles are also expressed at three levels – the family, the immediate community and the larger society. For the purposes of this study, only the first two levels were taken, since the scope of the study is restricted to five limited geographical sites.

The term empowerment can have multiple meanings. Feminists often work with a classification of power itself into four kinds – power over, power to, power within and power with (Williams et al., 1994). The first is thought of negatively by feminists, who see it is a coercive force characteristic of masculinist discourse; the second is about the capacity to be active agents, the third is about inner power and the fourth refers to collective power. If empowerment is taken to refer only or mainly to power within, that is, to increased capacity and inner strength of women due to increased knowledge, awareness, skill and self-confidence, then it does not necessarily refer to any relationship, and if used with only this limited meaning, it would be inadequate in the context of this study. A broader definition is needed to be congruent with the concept of “more equitable relations” with the other gender.

Similarly, Longwe's Women's Empowerment Framework (Longwe 1991) is unique in describing five ascending levels of empowerment, (from welfare through awareness, access and participation to control over decision-making). However, it is linear in nature, and does not place the two genders in relation.

There are also other definitions of empowerment. Deshmukh-Ranadive (2002) takes the analysis of power a step further and defines power in terms of “space.” She classifies space into six categories – physical, socio-cultural, economic, mental and political space, the latter being further subdivided into private (family) and public space. These definitions,

however, again do not address the relational domain. Raju (2005) recognising this, considers empowerment at three levels: the personal, the collective and the relational, the second linking up with "power with" or empowerment in the collective domain. She also points to the importance of the relational domain.

The same insight is expressed in different ways by Young (1993) and by Moser (1995). Young speaks about the difference in changing the "condition" of women, which refers to improvements in their material and personal conditions of life brought about by better services and facilities and women-centred policies, and changing the "position" of women, which refers to longer-term changes in their social, political and personal status vis-à-vis men, and requires transformative change. The first affects only gender roles, while the second alters gender relations. The same point is made by Moser, who analysed the situation of women in terms of "practical" and "strategic" gender needs, the first referring to women's practical gender-specific needs, which can be met by short-term changes of the kind mentioned above in connection with women's condition, and the second referring to long-term transformative change in structural relations, or the power relations between men and women.

This brings us to frameworks that deal directly with the concept of equitable gender relations as such. Changes in gender relations which lead to greater equality of power/status are termed favourable to women, or more equitable, while changes in gender relations which widen the existing gap are termed adverse or less equitable to women. What constitutes inequitable gender relations? An early definition by Molyneux (1985) provides a tool for deeper analysis. She defines strategic needs – these must change in order to change inequitable gender relations – in terms of patriarchal power. More equitable relations would imply the fulfillment of women's strategic gender needs such as the abolition of (i) the coercive gender division of labour; (ii) unequal control over resources; (iii) male violence and (iv) sexual exploitation of women on the one hand and, in positive terms, (v) women's control over their own bodies and (vi) political equality on the other. Such a definition deals with women's empowerment in a relational context, while at the same time allowing both the private and the public domains to be addressed.

These concepts of gender relations and empowerment (Molyneux, Moser, Young and Deshmukh-Ranadive) were used to draw up the conceptual flow diagram, including indicators, shown on page 8.

2. Framing Indicators

Gender relations cannot be directly observed in society, but have to be inferred from the gender roles which they underlie, though people do have opinions about gender relations and can and do express them. So, for purposes of this study, it was decided to draw inferences about gender relations from observed changes in gender roles and also to seek information about some directly perceived changes in attitudes.

To document the possible changes, indicators were needed to measure the direction and extent of perceived change, drawn primarily from the perceptions and opinions of the participants in the study, that is, the members of the grassroots groups and their spouses. But at the same time, the indicators had to have the capability, to some extent at least, of

being corroborated or confirmed by others, spouses or third parties. Indicators therefore had to take into account those gender roles or relational dimensions which

- were related to the expression of power and status;
- could be experienced and reported by the participants;
- could be confirmed by the reports of others, such as spouses and other members of the community, and staff members;
- could be confirmed by measurable factual evidence, wherever possible.

Indicators were hence classified into the following four types:

- a. Perceived or clearly visible examples of role change at the activity and behavioural levels.
- b. Examples of direct perceptions of changes in power relations offered as descriptions of attitudes.
- c. Perceptions of personal empowerment in the sense of greater capability and effectiveness, or agency, that had the potential to disturb existing relationships.
- d. Perceptions about any other matters that were understood to be related in some way to gender relations.

To begin with, seventeen indicators were identified in the following four groups.

- a. **Visible or perceived role change**
 - i. Work and leisure (activity)
 - ii. Decision-making in the family (behavioural)
 - iii. Decision-making in the community (behavioural)
 - iv. Responsibility within home (perceived)
 - v. Responsibility outside home (perceived)
 - vi. Participation in public life (behavioural)
- b. **Direct perceptions of changes in attitudes**
 - i. Social esteem, status and prestige
 - ii. Status, esteem and prestige in family
 - iii. Control over assets
- c. **Personal empowerment with the potential to disturb**
 - i. Knowledge and awareness
 - ii. Skills
 - iii. Mobility

d. Others

- i. Conflict leading to violence (domestic)
- ii. Conflict leading to violence (social)
- iii. Opportunities for economic advancement
- iv. Expansion of space
- v. Ownership of assets

After discussion, the list was reduced to eleven. In the first group, community decision-making was omitted, since the study was to be conducted only at the household level. Responsibilities within and outside the home were combined in order to stress the contrast between work and responsibility, rather than between fine differences in different kinds of responsibility. In the second group, the item on status, prestige and esteem within the family was omitted since it was very similar to decision-making within the family. In the third group, mobility was omitted as it was thought that the same changes could be measured equally well through the expansion of space. In the fourth group, ownership of assets was omitted, as it was felt that it would emphasise the numerical and financial dimensions whereas the focus of the study was on having a voice in acquisition, use and disposal of assets. The two faces of conflict, domestic and social, were combined, and expansion of space was interpreted to refer to "expanded access to institutional space," in both the quantitative and qualitative dimensions. The final list of selected indicators was as follows:

a. Role Change

- i. Responsibility within and outside the home
- ii. Public participation
- iii. Decision making in the family

b. Attitudes

- i. Social prestige/esteem
- ii. Control over assets

c. Personal empowerment

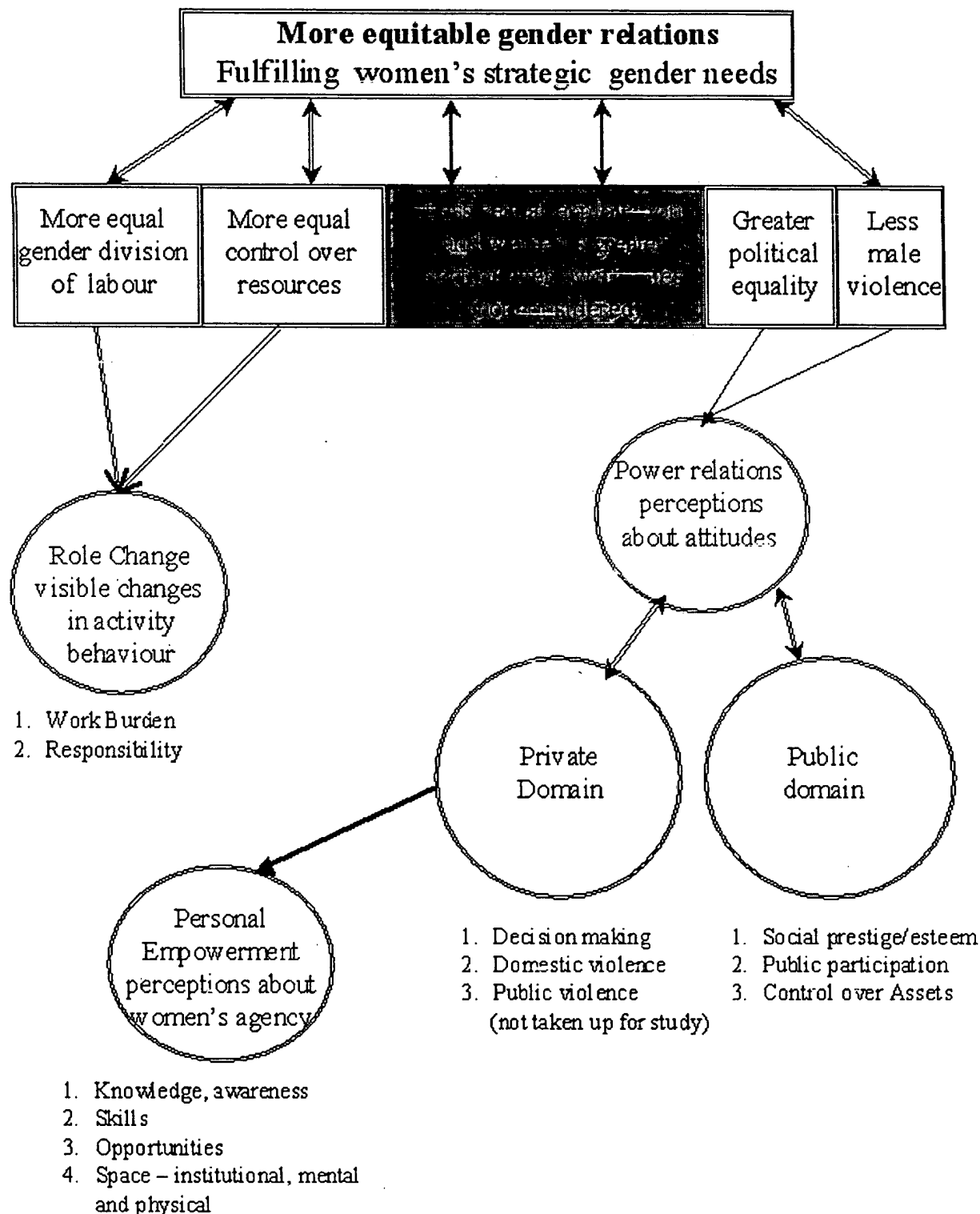
- i. Knowledge and awareness
- ii. Skills
- iii. Work/leisure

d. Other

- i. Conflict
- ii. Opportunities
- iii. Expansion of institutional space

The eleven indicators were then rearranged to match with strategic gender needs and empowerment categories, as indicated in the conceptual diagram below.

Conceptual Flow Diagram



III. METHODOLOGY

1. Type of Study

The study was planned to be carried out using only qualitative methods, mainly Focus Group Discussions (FGD). Since triangulation was essential to evaluate the data and to get different viewpoints on the same subject, it was decided to conduct FGDs with both men and women in separate groups. The selected groups would be paired in order to represent, as far as possible, the same social-economic-cultural groups. If the selected grassroots group were a women's group, the partner group would consist of as many spouses of the women's group as possible, with additional members, if needed, belonging to the same social category. Similarly, if the selected grassroots group were a male group, then the partner group would consist of spouses of the men's group as far as possible, with others belonging to the same category. The size of the group would be between eight and fifteen members. This was possible in all cases but one where only three men of the concerned category were available in the village on that day.

2. Sample

The criteria for selection of sites for field work were three: (1) Sites representing different agro-ecological landscapes and climatic zones so as to get a variety of occupational groups; (2) Sites where MSSRF had been working for a minimum of three years and the grassroots groups were at least three years old and (3) Sites where MSSRF had multiple ongoing project activities so that there would be a reasonable number of groups to choose from.

Five sites were finally selected in Puducherry, Dindigul (Kannivadi), Chidambaram, Kolli Hills (Namakkal) and Wayanad, respectively, which met all the criteria.

The site coordinator and site staff were asked to identify grassroots groups of either men or women who had been working as a group for at least three years, from among the groups they were engaged with. It was planned to select three groups in each site, along with their three partner groups. The plan was to attempt to get an equal number of male and female grassroots groups. However, this turned out to be very difficult, as there are far more women's SHGs than men's groups, whether farmers' associations or SHGs. Finally, a total of twelve women's SHGs and two men's groups (one farmers' association and one men's SHG) were selected across the five sites. Thus, along with their partner groups, a total of 28 groups were involved in the FGDs. Appendix 1 gives the locations of the five sites and the names of the selected villages and groups.

3. Tools

Three tools were developed and used to focus attention on the main points on which discussion was to be held and some conclusions arrived at. The order in which the indicators were listed was modified for this purpose.

The first tool was the Time Use Chart, the objective of which was to give a comparative picture of the daily schedule and work activities of men and women, as also seasonal variations, and the approximate amount of time spent by men and women on each

major group of activities. The tool was intended to give a clear picture of current gender roles in the social group concerned.

The second tool, Gains and Losses, was to find out the perceptions of men and women about gains and losses in the previous few years in relation to the ten major themes that had been selected as having a bearing on gender relations. For each theme, the group was asked to state whether they now experienced more of it, the same as before, or less of it in the period under discussion. Gains and Losses was considered to be the main tool to assess changes in gender relations.

The third tool, Institutional Linkages, was a ranking exercise used to assess changes in awareness/use of different institutions, and priority given to the institutions in the past and now. It was expected that expansion of institutional space as well as qualitative changes in this space for men and women would be measured by this tool.

Details of the three tools and the forms used for each are found in Appendix 2.

4. Procedure

In each site, local staff who had identified the groups made the logistic arrangements for the discussion. However, in all cases, the actual discussions were conducted by staff from other sites, so as to avoid bias due to familiarity with the local situation or previous knowledge about the group members. In Wayanad, since there were no other Malayalam-speaking staff available and suited to this work, two members of the local staff carried out both the functions. Staff who participated as investigators in the field were identified by a process of volunteering combined with selection. Nine staff members finally carried out the field investigations in pairs (Appendix 3). However, more than this number volunteered and were included in the group discussions and orientations before the fieldwork began.

The next step was the design and development of the three tools needed for the study. The first one is a standard tool and was adapted only slightly. The second and third tools were developed by a small team of three persons. A three-day workshop was conducted for the investigators to familiarise themselves with all the tools and give them practice in the use of each (Appendix 4).

The field study was carried out between July and September 2004. In each case, the team spent as many days in the field as the number of groups selected. On the first day, the selected grassroots group (female or male) was interviewed, and on the following day, the partner group (spouses) was interviewed. A total of six days had to be spent in the field by each team, except in the case of Wayanad, where there were only four groups. An average of five hours was needed to complete the FGD, using all the three tools for each group, with some variations.

Guidance and supervision for the fieldwork was provided by three observers, who visited each site, singly or in pairs, for the first two days of the fieldwork (see Appendix 2). This enabled them to identify difficulties, errors and wrong procedures and to provide feedback and guidance on the spot to the staff. The data for all the three tools were recorded on

large sheets of chart paper by the members of the group, while the staff made their own notes and observations in a separate notebook. Both charts and notebooks were collected and used as the basis for the report.

The report for each site was written by one of the two members of the field team (see Appendix 3) The five reports were presented and critiqued in a group meeting held in March 2006 and then rewritten by the concerned persons. They were then collated, and the common report compiled and prepared by Mina Swaminathan, circulated and once more discussed with the entire group (researchers, writers, observers) at a meeting held in November 2006 before being brought to this form.

IV. FINDINGS

1. Group Characteristics

A brief account follows of the background of the groups studied, with special reference to caste, class (as measured by land ownership and occupation) and gender. The fourteen groups studied were distributed between coastal (Puducherry), delta (Chidambaram) hilly (Wayanad and Kolli Hills) and semi-arid (Dindigul) agro-ecological zones. Two were in Kerala (Wayanad district) and the remaining twelve in Tamil Nadu, with three each in the four regions/sites.

Table 1 (next page) gives an overview of the salient characteristics of the groups whose description is found in Appendix 1.

Table 2 indicates the caste patterns among the groups. Four of the groups could be classified as tribal and three as backward castes (BC). In the latter case, the dominant agricultural caste in the locality was in the majority, with a sprinkling of other castes. Two of the groups were wholly Dalit in composition. Both the groups in Wayanad were mixed, with representatives of several castes and religions in them; nearly half the members of the labour group were Muslims, while Hindus (all castes) were predominant in the employed group. The remaining two groups in the study were mixed, including Dalits in both cases. While the landless groups came from several castes, none of the Dalits owned land.

Table 2: Caste Patterns among Groups

Caste	Location	No. of groups in each location	Total no of groups of each caste
BC	Chidambaram	1	3
	Puducherry	1	
	Kannivadi	1	
SC	Chidambaram	1	2
	Puducherry	1	
ST	Kolli Hills	3	4
	Chidambaram	1	
Mixed	Wayanad *	2	5
	Kannivadi **	2	
	Puducherry **	1	
Total		14	14

* Several castes and religions

** Includes Dalits

Table 1: Characteristics of the Groups

1	2	3	4	5	6	7
Sl No	Site No	Location	Caste	Land	Women's occupation	Men's occupation
1	I1	Wayanad	Mixed-several castes/ religions	Both, mostly landless	Estate labour	Estate labour
2	I 2		Mixed as above/mainly Hindu	Both, mostly landless	Employed+ SE at home*	Employed/ labour
3	II 1	Chidam-baram	Vanniar	Both**	Farming+ labour	Farming + employed
4	II 2		Dalit-Parayar	None	Labour	Labour
5	II 3		Tribal Irula	None	Labour	Labour
6	III 1	Kolli Hills	Tribal	Landed	Labour	Farming +
7	III 2		Malayala	Landed	Labour***	migration
8	III 3		Gownder	Landed	Farming	Farming
9	IV 1	Kannivadi	Mixed-including Dalit (Parayar)	Both, mostly landless	Labour	Labour
10	IV 2		Pillai + Vanniar	None	Labour/ employed	Labour/ employed
11	IV 3		Moopanar + other	Landed****	Farming***	Farming
12	V 1	Puducherry	Vanniar + Dalit	Both**	Labour+ farming	Labour + SE*
13	V 2		Dalit (Pallar)	None	Labour	Labour
14	V 3		Vanniar + other	Landed	Farming (livestock)	Employed/ SE*

* Self-employed in small business, shop, home-based craft, trade, services etc.

** Some members of the group have land, others do not

*** Women are spouses of men's group members. In all other cases, women are group members and men are spouses

**** Reddiarchatram Seed Growers' Association

Table 3 below indicates the pattern of land holding. Only one group (Kannivadi) consisted of medium and large farmers, and here the male farmers had formed a farmers' association: the Reddiarchatram Seed Growers' Association (RSGA). Six groups are recorded as 'mixed', that is, some members were landed and others landless. In Wayanad, all the upper castes in both groups owned substantial amounts of land, while the others had very little or none. In Chidambaram, Puducherry and Kannivadi, those who own land mostly belong to the local dominant agricultural caste. All the tribals in Kolli Hills have some land.

Table 3: Land Ownership Patterns among Groups

Land Owned	Location	No. of groups in each location	Total no of groups in each category
None	Puducherry	1	3
	Chidambaram	2	
Some small/ marginal	Puducherry	1	4
	Kolli Hills	3	
Mixed *	Kannivadi	2	6
	Wayanad	2	
	Chidambaram	1	
	Puducherry	1	
Medium/ Large	Kannivadi	1	1
Total		14	14

* Mixed – some members of the group have land, others do not

Table 4 below shows the pattern of spousal work status/occupations, which could be classified into five groups: One, where both husband and wife worked as labour, or in petty jobs, or were self-employed; two, where men farmed while the women worked for wages in addition to working on the farms; three, where women did the farming (mostly livestock) while men were employed in small jobs (working for others or self-employed). The fourth category was the one in which both men and women were engaged in farming alone; in the fifth and last category both men and women (belonging to mixed groups) do either or both. Thus, among the eight landowning groups, there were several different patterns of employment. In some among the landed groups, both men and women only supervised agricultural work. The women tended livestock, while the men were employed or engaged in petty trades. However, it should be noted that several of the small/marginal farmers also took up agricultural labour seasonally, as and when needed. There were no traditional artisans/crafts people in the sample.

Table 4: Work Status of Men and Women in Groups

Employment status of groups	Location	No. of groups in each location	Total no. of groups in each category
Both are labour/employed	Wayanad	2	7
	Chidambaram	2	
	Puducherry	1	
	Kannivadi	2	
Men farming, women labour	Kolli Hills	2	2
Women farm, men labour *	Puducherry	2	2**
Both are farming	Kannivadi	1	2
	Kolli Hills	1	
Both men and women farm as well as labour	Chidambaram	1	1
Total		14	14

* Men do some supervisory and/or seasonal work on the farm.

** Some women in this group are labourers

The overall picture was one of great variety and dependence on a multiplicity of livelihoods. The close and complex linkages among caste/ethnicity, land ownership and occupation are clearly demonstrated in this microcosm of rural Indian society.

2. Time Use

The Time Use tool yielded a comprehensive and detailed picture of the working life of the various groups studied, of gender roles and responsibilities in each, and provided some insights into prevailing gender roles.

In the study, the actual activities carried out by men and women hour to hour were recorded. Later, to study the patterns, the activities were grouped into five categories—three related to work (agriculture, livestock, housework), leisure (including entertainment/recreation and daily personal care routines), and sleep. The details are recorded in the case studies in each location and some salient facts are found in the table on patterns of time use in Appendix 5.

The patterns of time use across groups clearly indicated that in all cases

- Women worked longer hours than did men, from one to five hours more per day, on average three to four hours per day.
- Men had more leisure than women, two to four hours per day on average, and eight hours more in one case.
- Reproductive work, averaging five hours per day – as high as eleven hours in one case – was almost completely done by women, though men contributed in half the cases from half to two hours per day. In the remaining cases, men had no role in housework, which was the sole responsibility of women.

These three broad findings not only support common perceptions, but also validate, at micro-level, findings from national. Time Use studies (Menon-Sen and Kumar, 2001) and (CSO, 2000). Interestingly, gender differences in time use, work load and work patterns emerged according to

- a. class (landholding v. landless groups);
- b. season (peak and lean);
- c. occupation of spouses;
- d. region;
- e. in response to diverse external forces and factors which came into play in the various locations.

Caste/ethnicity played a role in all the above categories.

a. Class

Women labourers seemed to have a heavier burden both of total workload and of reproductive work than women in farming households. Among big farmers, the men had very long working hours but also enjoyed more leisure in the lean season, while their women were always engaged in a variety of chores throughout the day, pointing to the constant and never-ending nature of housework. In Wayanad, the middle-class group spent seven of their ten working hours in housework. Women labour had a punishing time schedule on the days they got work, but extra free time when they did not get work.

On the issue of household chores, some men reported that they helped their wives by taking on some household chores, especially during the peak season, when they perceived that the women were heavily overburdened, or when the women were busy with SHG trainings. This was not because they saw any change, or felt the need for change, in the traditional division of labour, but more as a response to need. Males in Wayanad (both labourers and employed) said they never do this because it is women's work. Here too the response was class-based; the men labourers (Kannivadi, Chidambaram, Puducherry), especially Dalits as well as landless tribals, were more likely to help with household chores (child care, cooking, fetching water) than landed farmers or higher castes.

The role of ethnicity was interlinked with caste. The tribal group in Chidambaram, all labourers, was the most supportive in this respect, extending help even to cooking, while in Kolli Hills, where all the men were tribals but small/marginal farmers, it was reported only in one case that men sometimes helped with the tedious and time-consuming task of hand-pounding cereals in the evenings. However, the group that is involved in folk theatre as a lean-season occupation said that they never did this, as it was women's work.

The men in Puducherry, all non-farm workers, if they helped at all, did so on tasks like milking, cleaning the cowshed, taking the milk to the milk society and getting fodder for animals, which are productive tasks, though usually in the women's domain. Household chores as such for small, medium and large farmers (male) tended to be limited to going to the market to buy household requirements. Large farmers in Kannivadi never helped

with household chores. Gender roles seem to be more rigid with the rural upper class and agricultural caste groups, while there is greater egalitarianism among the labouring poor, especially Dalits.

b. Seasonality

Seasonality affects time use and work patterns in several ways, beyond the obvious one of the changing nature of tasks in the agricultural calendar; firstly, through the pressures for migration and also through new ways of spending leisure and/or the availability of new work opportunities.

Migration, a common response to seasonal unemployment, was found mostly in Kolli Hills and Chidambaram, among both landless labourers and marginal farmers. In Kolli Hills, among the tribals (all farmers), this has been a traditional pattern, with men, sometimes entire families, moving down to the plains or as far as Kerala in search of work during the off- season. One group, which is skilled in folk theatre, utilises the lean season to practise their art and earn some income by performing at marriages and festivals. However, those with somewhat larger holdings, who have developed dairying, vermicomposting and other secondary income-generating activities in recent years, do not migrate. In Wayanad there was hardly any seasonal variation reported, even among tea estate workers. Migration was not a coping strategy in either Puducherry or Kannivadi.

In Chidambaram, male migration is a recent phenomenon, arising from the severe drought of the last four or five years, which has led to a decline in agriculture and a corresponding lack of employment opportunities, with implications for increased burdens on women. While male labourers belonging to various castes generally opt for contract labour in nearby towns, the tribal males (Irular) also engage in their traditional occupations of rat and snake catching, and collection of crabs, greens and other edibles from the forest and common lands, which adds to the domestic food supply and provides some income. Some men in this area have also sought innovative new work opportunities like catering for marriages and parties/social functions.

The off-season is not only a time of enforced leisure due to lack of employment, but also of genuine leisure, which is spent in different ways by different classes and genders. While men belonging to farming groups still spend much of their time with their companions, in tea shops and other common meeting places, and engage in political discussion, gossip, social networking, drinking and business (they also watch TV), labouring men now spend a great deal of their leisure watching TV. This was most conspicuous among Dalit labourers in Puducherry where it was even reported that they no longer feel the need to meet in a common place and prefer to spend time watching TV in their own homes. There is no information about whether drinking and/or violence has come down as a result, or if there is a link between savings and watching TV.

Women of all groups also have much more leisure to watch TV during the off-season, and do so. However, the consensus seems to be that in spite of everything, since men have more leisure in all seasons than women, they actually watch more TV than women! This is an interesting finding, contradicting the common perception that housebound women spend the whole day watching soap operas.

c. Spousal occupation

Spousal occupations varied, in terms of economically rewarding work (waged or self-employed) and unpaid work (family labour), and this too had an impact on the gender division of labour.

For example, the spouses of Dalit (Puducherry) and tribal (Chidambaram) landless women agricultural labourers were also mostly labourers, while only half the spouses of the mixed or OBC group of women labourers in other sites were themselves agricultural labourers, the rest being self-employed or employed in petty trades and jobs. The first group of spouses tended to migrate to nearby villages/towns in search of agricultural/construction work during the off-season, and was hence less available for any support at home. Also, in this group, both men and women work very long hours, late into the night, whenever such wage work is available. This no doubt cuts down on male leisure time, but has no impact on their participation in household chores.

Similarly, in Wayanad, sharp differences were perceived both between employed and non-employed women and between their spouses. The women wage workers had a very heavy load, combining housework with paid work; self-employed women had less total workload but spent more time on housework. The spouses of women tea estate labourers were mostly also estate labourers; the spouses of the other middle-income group of women (some of them employed, others self-employed or unemployed) were in a variety of jobs (barber, driver, political worker, government or company employee, tailor, small shop worker) and were considered the breadwinners. Neither group of spouses did any household chores.

In Puducherry, both men and women among the landed groups played only supervisory roles in agriculture, though with different types of supervisory functions. The women's main work was in rearing of livestock and milk production. The men were either employed or self-employed in other occupations (working in government or private company, as electrician, making hand-bores, in a brick kiln, catering, managing milk society). These employed men had very little time for either agriculture or cattle, except giving support during peak seasons, extending help mostly in cattle management. Women therefore carried a very heavy work burden.

d. Region

Gender differences in time use also varied between locations considered relatively more developed like Puducherry and Wayanad on the one hand and those considered more backward like Kolli Hills and Chidambaram on the other. In Kolli Hills, it is striking that both men and women have uniformly very heavy workloads in both peak and lean seasons. This can be attributed to the difficult, hilly terrain, long distances from home to field and forest, lack of transport, poor communication and lack of support services and facilities. What is equally striking is that there is a more equal sharing of workloads. Similarly, in Chidambaram, where the difficulties are due to prolonged drought rather than terrain, the difference between men and women's working hours are minimal; in fact, in two groups men work three or more hours longer. This is due to their being involved in several activities in addition to their work as contract labour.

e. External forces

It has already been noted that prolonged drought in the last four or five years in Chidambaram has resulted in a severe decline in agricultural activity. Both in Chidambaram and in Kannivadi, cattle rearing has been taken up in a bigger way as a response to drought among farming families. The larger proportion of time on cattle is spent by women, and it seems to be seen as an extension of women's domestic role. However, men do get involved in several chores related to dairying (cleaning the cattle sheds, repair, taking milk to the society) especially during the lean season. Despite this, labouring men in Kannivadi have large chunks of (enforced) leisure, or disguised unemployment. However, in Chidambaram, the men labourers in both Dalit and Irula groups have managed to find new and innovative strategies to engage themselves and earn income. These are the only two groups where men's working hours are longer than those of women in the lean season, since the men go farther away and take up contract work on distant farmers' fields.

Enforced leisure as a result of lack of employment opportunities or drought also affects men and women of different classes differently. While men labourers often migrate in search of work, male farmers enjoy a variety of activities. The large farmers in Kannivadi use this time profitably, to upgrade their own skills, knowledge and contacts. No similar trend was reported about their spouses.

In Puducherry, the large-scale introduction of harvesting machines has led to severe loss of employment for women in paddy harvesting and post-harvest operations. In addition, there is pressure to repay loans. As a result, women are taking up jobs in sugarcane, like earthing up, de-trashing, tying up bundles and transporting the bundles from field to lorry, which were formerly perceived to be solely men's work. It was also reported that labouring men now sought work more regularly in order to help repay loans. Thus several factors over which the people have no control can force important changes in their working patterns, earnings and lifestyle, and these have to be kept in mind when evaluating the impact of SHGs.

These differences in work sharing will be seen later to be intimately related to the sharing and management of additional work burdens linked to the work of SHGs, with implications for changing gender relations.

3. Gains and Losses

This tool was used to collect views about perceived gains and losses (or lack of either) regarding the following ten issues. The information gathered from the FGDs, presented below under the following heads.

- a. Knowledge and awareness
- b. Skills
- c. Work burden/leisure
- d. Responsibility
- e. Public participation
- f. Decision-making

- g. Opportunities
- h. Assets
- j. Status/social prestige
- k. Conflict/violence

a. Knowledge and Awareness

There was unanimity on the tremendous increase in knowledge and awareness among women as a result of involvement in the SHGs. It was agreed that men too had gained in both, but there was variation in views about its extent.

Women's new knowledge could be classified into two types. The first was concrete knowledge about specific topics. These, like technical skills, were mostly related to income-generating activities and enterprises, and varied from location to location, depending on the type of enterprise being taken up in each location.

The second kind of knowledge, which could be termed as awareness, related to knowledge of a broader and more general kind: banks and banking transactions, government schemes and entitlements and insurance. These were common to all centres and locations. Knowledge about health facilities was mentioned only in Wayanad, and the tribal group in Chidambaram mentioned awareness about the possibilities and procedure for getting community certificates.

Only women belonging to the better-off self-employed group in Wayanad mentioned awareness about issues such as nutrition, dangers of pesticide use, organic farming, women's rights, anti-liquor campaign and police harassment. This group seemed to be more directly politicised and more concerned with wider social issues than the others.

The findings about men's views on knowledge and awareness are not very clear. In Wayanad, Chidambaram and Puducherry, men claimed that they shared this knowledge and got it from their wives, but did not give further clarifications. In Kolli Hills, men reported that their knowledge/awareness was the same as before and there was no change. It seems that there have been few or no changes in men's knowledge. However, the situation is quite different in the big farmers' group, RSGA. Here the men stated that they had learnt a great deal about agricultural technology, productivity, marketing and related subjects. The wives said that they had learnt coordination, networking and negotiation skills from their husbands, by observing them, but this could not be confirmed by triangulation. This is probably related to the fact that they now are in charge of managing the labour working on the farms.

b. Skills

Here too there was unanimity that women had acquired a number of specific skills successfully, and many men also claimed that they had picked up some of these skills from their wives, through observation and occasional help given to them. However, this claim was neither supported nor contested by the wives.

Skills also could be grouped into two categories – personal and technical. All the women talked about the personal skills they had acquired, the ability to speak up and speak out,

to articulate, to voice their problems and difficulties, to negotiate and bargain, to meet officials and put issues to them and so on. In short, they mentioned the immense growth in both self-confidence and the skills on which that confidence was based. This was amply corroborated by their own menfolk, as well as by everyday experience, and many commentators state this to be the most evident and long-lasting achievement of SHGs. The men did not make any comment about acquisition of such skills among themselves, presumably because they already possess them in some measure. Other skills mentioned by women were aspects of money management such as lending, accounting, saving, mortgaging and banking.

A variety of technical skills were mentioned related to the kind of enterprise taken up by the women's groups. These included seed production, mushroom cultivation, food processing, cultivation of herbal plants, preparation of herbal medicines, bamboo craft, book-binding, flower cultivation, pisciculture, making ornamental flowers and growing ornamental fish and some others. Greater variety was found in Wayanad. It was in relation to these that several (mostly labour group) men said that they too had learnt them by observing their wives and through interaction with them, but none of the men were directly involved in the production activity of any of these. On the other hand, men of the farming community stated that this level of skills was inadequate for them to take up production seriously and that they needed more skills and would like to acquire them.

The men belonging to the big farmers' group spoke of skills of networking, coordination and sourcing knowledge, in addition to the various agricultural technologies they had learnt. The wives of this group also claimed that they had acquired some of these skills successfully, and many men also agreed that the women had picked up these skills from them through observation.

c. Work burden/leisure

Almost uniformly (with the exception of two groups, one in Wayanad and one in Chidambaram) the women of all categories reported a marked increase in workload and reduction of leisure time during this period, that is, after the SHGs became functional. In Wayanad, the group of self-employed women reported that they had now earned enough, through their SHG activities, to buy several household gadgets like a stove, mixer and cooker, which considerably reduced the time and labour of household work, and that they now enjoyed a better standard of living. In Chidambaram, which has experienced severe drought and changes in the pattern of agriculture during the last few years, the women belonging to the small farmer group said that as a result of the collapse of agriculture, they were left idle and unemployed for much of the year. These were the only two exceptions.

Most of the men reported no change in work or less work, again except in four cases. In Wayanad and Kannivadi, the spouses of the employed women SHG members said that now they occasionally did household chores when their wives were away on training related to the SHG. In Puducherry, several labouring men said they now went more regularly for labour, because of the need to earn more to repay loans, and also because of peer pressure. The large farmers belonging to the farmers' association in Kannivadi said that they now had to work very long hours, including late at night for irrigation, because

of the new technology and methods of farming that they had adopted. No change in working hours was reported by the wives of this last group.

The increased workload reported by the vast majority of women was of two types. The first was the time spent in the group management activity itself, and included activities such as attending meetings, keeping accounts and minutes, arranging loans and repayments, visits to the bank and other offices and conflict resolution. The animators had the heaviest workload. The second type of workload was related to the income-generating activity (or consumption activity like house-building) created by the loan, which was, most commonly, livestock rearing, followed by other small enterprises such as vermicomposting, seed growing; bio-pesticide and bio-fertiliser production.

The most common activity taken up as a result of the SHG seemed to be cattle rearing among both labouring and farming women. (Rearing of small livestock like goats, pigs, ducks, rabbits and poultry was not mentioned.) Significantly, care of cattle was seen practically as an extension of women's domestic rather than productive role. Men farmers "helped out" when needed, for example, taking milk to the society, cleaning cattle sheds, bringing fodder etc., but on those terms; a similar choice of words is used for household chores, indicating that both are seen as part of a woman's reproductive role. On the other hand, men labour participated not only in work related to cattle, but also brought fuel wood and took care of children. The small increase in men's work was directly related to the pressure on women's time.

In several group discussions (in Kannivadi and Puducherry), the women commented that though workload had definitely increased, so had income, and that this was the price to be paid for higher income. These remarks were made uncomplainingly and a heavy workload accepted as the price of economic progress. The men also appreciated that their wives' hard work brought extra income to the family, and neither group seemed to view the extra work burden as negative. Since the study did not attempt to quantify either the additional workload or the additional income, no further comment can be made about the trade-off between the two.

d. Responsibilities (within/outside home)

There was agreement among all, both women and men, that women's responsibilities had increased, especially outside the home, while they remained the same within the home. In other words, women's total responsibilities had increased. As regards men, the views were either that theirs had remained the same, or had been reduced. Women's relative burden was greater.

Women's increased responsibilities related on the one hand to saving, getting loans, repaying credit and financial management in general and, on the other hand, to handling activities earlier performed only by men such as going to PTA meetings, getting certificates, contacting the Village Administrative Officer and other government officials, visiting schools, going to the ration shop and so on. In Wayanad, the middle-class self-employed group of women also stated that their social responsibilities, in terms of participating in anti-liquor and other campaigns, had increased. A third area of increased responsibility for the women was managing the SHG activity such as rearing livestock, in addition to their regular farm and home responsibility.

Men agreed that their responsibilities had either remained the same or decreased. As regards financial affairs, all of them agreed that their responsibility for raising financial resources was considerably reduced and that they had been relieved of this burden.*

As regards other activities, men in Wayanad in both the groups stated that they preferred to let their wives take over these functions and relieve them of the burden. The reason given was that now the women were more aware, better informed and more capable of undertaking these tasks, while earlier they were too ignorant and unskilled to handle them. The same attitude was expressed in a more muted fashion, and not quite so openly, in the other locations. However, men stated that there was no change in their own social and political responsibilities. In contrast, among the large farmers of Kannivadi, men's responsibilities had increased tremendously, while that of their spouses had remained more or less the same.

The situation in Kolli Hills was somewhat unique. As a result of heavy drunkenness among men and disputes and quarrels arising as a result, women in these villages had recently taken over the entire responsibility of taking goods to the local market, in order to keep control over the money. They agreed that this in turn led to further disputes, but also said the men helped with household chores. Men's views on this subject were not available.

e. Participation in Public Life

Here too there was widespread agreement among both men and women that women's participation in public life had increased dramatically, making them "visible" in the public sphere, while men's participation continued as before. Women participated in a wide range of public activities, many common to all locations, and some specific to each location. Common to all were attendance at meetings and trainings, involvement in social campaigns and participation in festivals and social events.

In Wayanad, women are now regularly attending Gram Panchayat meetings and learning how to get their entitlements through government schemes. On the other hand, the men say that now they have stopped attending the Gram Panchayat meetings regularly, and go only when there is some important matter to be discussed! In Chidambaram, (Dalit) women labour have been involved in getting *pattas* as well as in getting the local pond on lease, while women of the tribal group have not yet begun active participation. In Kannivadi, the participation of the women labour groups has been more or less of a physical nature, that is, joining in activities, while one group (OBC) has successfully solved the water problem in one location. In both cases, the spouses are appreciative of their wives and proud of their achievements, but do not seem to provide active support. They say their own public life remains as it is.

The wives of the big farmers in Kannivadi participate in all the meetings of the RSGA along with their husbands, as part of capacity building efforts. In Kolli Hills, the women have been involved in activities as varied as getting community certificates and land allotment and staging *dharnas* to prevent overcharging by government officials for issue

* The Kerala Government has made it mandatory that only women of BPL families should be given loans; men are not eligible (thus obliging many men to seek loans through their wives!).

of certificates and other services. No change was mentioned in men's role or activities.

In Puducherry, both groups of women have been involved in a wide range of activities concerned with bringing better facilities to the village: public transport, primary school, PHC, drinking water, desilting, getting rid of street dogs and so forth. The men of the labour group appreciate the greater awareness and understanding of their wives and support them in several small ways: by contributing labour for some of the tasks (festivals) and by taking care of some of the household chores (child care). The farm women have also been active in the milk society, standing for society elections and participating in auctions; they also took part in a successful campaign to ban the arrack shop in their village. They are also active in organising the celebration of events like sports, quiz competitions, national days, camps and collecting relief funds during disasters. These activities have won them respect among the village elders and male Panchayat leaders and they are now regularly consulted on many village activities at the planning stage.

It is notable that in all the locations, greater public participation has been reported among higher caste/class as compared to lower caste/class women's groups.

f. Decision-Making

There was agreement across all the sites that a small but positive change in favour of women had taken place. All agreed that women now played a bigger role in household decision-making, but there were differences between men and women on the extent and nature of that enlarged role, and the reasons for it. Women everywhere felt that they now had a larger say in decision-making, and in some cases even spoke of joint decision-making. However, across sites and in all classes, men were clear that while they now listened more to the women, consulted them and took their opinion, finally, the decision was theirs alone. In other words, the same facts, that is, women's greater voice, were reported by both men and women, but in a different language, the women couching it in a more positive and the men in a more negative manner.

There was also a fair degree of agreement among both men and women about the matters on which women's voice would be given greater weight; these related to household affairs, marriage and the education of children. However, it is important to note that these are the very matters about which consultation may have been taking place even before the period of study. In Chidambaram, it was mentioned by both the labour groups that consultation took place regarding savings and credit also, and this is obviously a new item. Among the large farmers of Kannivadi, and among all the groups in Puducherry, purchase of cattle was another item mentioned in which women would be specifically consulted or play a big role in decision-making. This again is related to the fact that livestock has become a very important activity among the SHGs in Puducherry, Chidambaram and Kannivadi, and that it is an activity managed by women. The large farmers of Kannivadi also reiterated that decisions regarding the purchase and sale of property were taken by men alone.

The reasons given by men across sites for the observed change, as well as the agreement among women was striking. On all sites, the men uniformly attributed the change to the increased knowledge, awareness and capability of women now as compared to the past.

They mentioned that women now were not as ignorant, they had learned a lot and acquired self-confidence, they were aware of the external world beyond the home, and used similar expressions. Women on the whole concurred, but mildly, using expressions like "earlier we did not know anything outside the home" to refer to their earlier state of ignorance of worldly affairs.

Women in Puducherry specifically stated in addition that the change had much to do with their greater economic contribution to the household. They felt that men now respected them for their ability to get loans and raise financial resources, as also to manage their small enterprises, and hence were more willing to listen to them. It is significant that none of the men made any such statement acknowledging the importance of women's economic contribution in decision-making, except in Wayanad, where men also agreed that control over finances had given their wives a greater say in household decision-making. The picture that emerges is that men are still wedded to the concept of the male as the chief breadwinner and decision-maker, while women are slowly realizing the power of their enlarged economic role. It is too soon to say whether men perceive a threat in this phenomenon.

g. Opportunities

There was agreement among women that opportunities had on the whole increased. They were not only very articulate about what they had, but also critical, and pointed out what more was needed. Men were of the view that opportunities for them were either the same or in some cases less.

In Wayanad, the self-employed group pointed out that they now had information and opportunities for self-employment, but the income was very low, and they lacked marketing support. In Chidambaram, the farm women appreciated the extra income, but wanted support in the form of entrepreneurial training, subsidies and revolving funds. In Kannivadi, both the labour groups of women appreciated the extra income through enterprises like bio-pesticides, but wanted more specialised training, marketing support and other facilities to utilise their training more effectively. In Kolli Hills, the women noted the many new income-earning opportunities, but asked for reduced rates of interest and help to get housing. Thus in all four places, it was pointed out that opportunities could not be fully utilised because they were inadequate or unsupported by the required services and facilities.

In all these four cases, the men either made no comment about their own opportunities, or said that they were the same or less. In Wayanad, as already mentioned, the opportunity to take loans is restricted to women in the case of poor families. Men pointed out that while employment was falling, they had no opportunities for self-employment! In Chidambaram, as already mentioned, agricultural employment has been declining in the last few years, and there have been no new avenues for men. However, for the male large farmers of Kannivadi, this period had been one of unprecedented opportunity, but they made no specific comment about women, nor did their spouses say much. In Kolli Hills, an area of subsistence agriculture, the men said nothing about opportunities for them.

In Puducherry, the situation was somewhat different. It appears that there both men and

women felt that the opportunities for women opened up new avenues for the welfare and development of the family as a whole, in terms of reduced rates of interest, reduced dependence on moneylenders and increased savings and cash balances, leading to a feeling of security and capacity to invest in items like education of children and expansion of the small family business. However, no clear perception emerged about opportunities specifically for men, though men spoke about seeking work to meet the pressures of repayment.

The conclusion is that opportunities from SHGs are very woman-specific, while men look more to external forces.

h. Assets

There was agreement among all groups that more household assets had been purchased with the help of the loans obtained by women, but differences came up on their ownership, on decision-making and on the repayment of loans.

In Wayanad, both women's groups agreed that the chief assets were purchase of livestock, improved housing and more household gadgets. Among the middle-class group, the number and nature of household gadgets purchased was much greater and wider, and house improvement included items like construction of private toilets. The question of ownership of assets was not discussed. Men in both groups stated that they helped to repay the loans.

In Chidambaram, the tribal women referred only to the purchase of cattle, while in the Dalit labour group, the men stated that the money had been used for the purchase of land and construction of houses. It was not clarified whether these items were held in the joint names of both the spouses or in the name of one. In the case of marginal farmers, the women stated that they invested their savings and credit in the purchase of jewels, cattle and household gadgets. They also said that they had invested in immovable assets (land and house), but their spouses contested this and stated that women could not hold such assets independently.

In Kolli Hills, the women said that they had invested in cattle, jewels, improvement of cultivable land, vermin-pits and also in purchase of plots and houses. The women in the two poorer groups have fewer cattle and less investment in land improvement. In all the groups, the question of ownership of the last two remains unclear, but men said that now they register land and house plots in women's names. This was because they were aware that loans could more easily be obtained by women.

In Kannivadi, the women in the more prosperous OBC group of labourers said they used their savings and credit for purchase of small items of jewellery, clearing old debts and financing family events like marriages. The men fully recognise their wives' role in this process, since they are relieved of the burden of responsibility. Among the mixed group also, the women stated that they used the money for purchase of cattle, jewels and household gadgets. The men's view was that these were personal items about which they did not need to be consulted. The picture with regard to the large farmers is not clear, as the men were evasive about the topic, claiming that they had few new assets, while the

women made comments like "our only assets are our children." It is a commonplace that the wealthy prefer not to discuss their wealth in public.

In Puducherry, women stated that they had used their savings and credit for a variety of purposes including purchase of livestock, household gadgets (including two-wheelers) house improvement, jewellery and financing of children's education. The group was sophisticated enough to include insurance policies and bank balances among assets! The men agree and appreciate and respect their wives for this contribution. However, their views about ownership of the assets, and their own role in building family assets were not recorded.

j. Social status and prestige

This question could be and in fact was, interpreted in different ways by the various groups, so that different responses emerged. Across groups, it was agreed that women's social status/prestige had increased, but men were often more vocal about this than women, speaking of their pride in their wives. Regarding men's status, most felt it was the same, and few comments were made about it by either men or women.

In Wayanad, women unanimously claimed that their visibility and social prestige in the community, and among men, had increased considerably because of their involvement in various social movements and activities as a result of the SHGs. The men agreed that this was so, and went on to say that in the early stages, the women had faced a lot of adverse remarks from the community and that at that time they had lent full support to their wives.

In Chidambaram, the farm women observed no change in their social status, but their spouses said that the women are now recognised in public, are invited to public meetings and are given dignity in the community. Listing the public participation and contributions of women, and the recognition and appreciation the women received from the government and the village community, the men remarked that women, however, were still not allowed into the traditional Panchayat. Among the tribal group, the women felt that their progress had led to jealousy among other social groups in the village, rather than recognition. This may be a negative indicator of the greater social visibility of a marginalized group.

In Kannivadi, the spouses of both the women labour groups were more vocal, and said that the women are recognised in the village due to their status as SHG members, but that there was no change in their own social status. On the other hand, the large farmers said that their greatly increased social status could be measured by the number of times they were approached by members of the village community, as well as by the wider public and government agencies for information about agriculture. They clearly recognised that this expertise was the source of their increased social prestige. On the other hand, their wives noted that there has been no change in their own social status.

In Kolli Hills, both men and women in all the groups said that women now have increased social status, in terms of public visibility, as a result of involvement in the SHGs, and they get respect and honour because of their positive suggestions for community improvement, but this did not apply in Padsolai where it was a men's group. There were

no comments about men's status.

In Puducherry, since practically every household is represented in some SHG or the other, membership does not make a difference at the village level, though it earns the women increased respect among their own relatives. The main change is the increased social visibility and respect they get from men, both at the household level and among male leaders of local male-dominated institutions such as the milk society, temple committee, school, anganwadi and Panchayat. The women said that they are now consulted by these male leaders before any new village activity is initiated or taken up, and in the planning for it. Women felt that this was due to their increased income and control over money. Men stated that there was no change in their own social status.

k. Conflict/violence

In all but one case, the discussions were confined to conflict/violence at the household level, and there were divided opinions about it. Women's groups said it was the same or less and, in one case, slightly more. Men had very little to say on this topic, since probably they are aware that they are perceived as the initiators of conflict, and were hence defensively silent.

In Wayanad, both men and women felt that domestic conflict and violence had come down because of the presence of SHGs, in part due to increased awareness of women's role in home building and asset creation, and also because of the active intervention of the SHGs in cases of family conflict, counseling the partners, especially about alcohol consumption, and helping them to reach a solution. In Kolli Hills also, reduced conflict was reported as a result of intervention by SHGs.

In Chidambaram, both men and women farmers stated that there was no change in household conflict levels. Among Dalit labour families, women said that conflict had increased in the families of animators, while their spouses said that conflict has decreased due to increased awareness and understanding. Similarly, among the tribal labour group, women reported that conflict levels remained the same, while men said that the incidence of wife-beating and drunkenness had come down.

In Kannivadi, women in the two labour groups reported increased clashes over the issue of repayment of loans, since men want to spend the money on some other items. Among the big farmers, men reported no change, while the women said that conflict had come down because of their own increased awareness and understanding.

In Puducherry, women of both farming and labour groups said that verbal conflict had now increased whereas physical violence had come down, and so now there was the possibility of gradually coming to an understanding. This is obviously a result of their increased ability to argue and negotiate and their increased self-confidence. While the men belonging to the labour group are gradually coming to understand and accept this change in their wives, the farming men feel threatened by women's increased articulation. Women of the Dalit labour group reported that peer pressure and the support of other women members of the SHG had led to a definite decline in violence among their men.

Puducherry was the only location where social conflict, that is, caste conflict, was discussed. Since all the SHGs are homogenous as regards caste, there is no conflict within the groups, but there is resistance to sit together with other caste groups and interact at the village level. However, when groups from the village (or their representatives) interact in cluster/council meetings, there is a feeling of village solidarity and a breaking down of caste and religious barriers. Women also claimed that within the village they had sorted out numerous inter-caste conflicts.

4. Institutional Linkages

This tool gave insights into the extent to which women's and men's public space has grown, in terms of their knowledge of and interaction with different institutions in their daily life. It also gave information about the content and salience in their daily life of that interaction, and what potential need it met.

Both men and women had more linkages now than in the past, and for different purposes. Women now had knowledge about many more institutions and, in the majority of cases, ranked the bank the highest, confirming that it was the need for credit which was the primary focus. In the case of men, there was some increase in the number of linkages, but not to the same extent as for women in most sites. The difference between the number of institutions interacted with in the past and in the present was sharper among women than men, bringing into sharp focus that women inhabited a more closed public space than men to begin with. In all cases, banks were not even mentioned by women with regard to the past, but figured prominently in the present.

There was variation in the ranking of institutions and in the first three ranks. In the case of women, the bank was in most cases ranked first. This was to be expected, mainly because of the central role of bank credit in the SHG movement, and the emphasis currently placed on credit as a tool for women's empowerment. But the differences were also due to the different roles, needs and perceptions of men and women, and to class, caste and regional factors.

There was variation in the responses between men and women and among sites, and also by class and ethnicity. The interlinkages of class, caste and gender came to the fore. For example, knowledge among both men and women was limited in the past and had grown little in the present in the regions termed "backward," such as Chidambaram and Kolli Hills and among the lower socio-economic and marginalised social groups such as Dalits and tribal groups, in relation to the more prosperous, urbanised and more educated populations in Puducherry and Kerala. The gap between men and women was not very wide in some cases, drawing attention to the common factors of class, ethnicity and region, rather than gender, and pointing to the role of these factors in building links with institutions, and to the exclusionary nature of the institutions with which they were connected.

In Wayanad, the number of institutions women linked to went up from five to six in the labour group, but for men it remained at eight. In the self-employed group, women's linkages were stable at eight whereas men's increased from five to seven, pointing to the greater exposure, awareness and education among women in this group. There was no

great quantitative change over time nor much difference between genders or classes. Women in the labour group ranked the bank at the top, while for the other women's group, the first was the Panchayat. The first group of women also placed the Panchayat in the second rank and MSSRF, an NGO, in the third rank. Earlier the first three slots had been occupied by the ration shop and the hospital, and the third by others. This is a big change. For both groups of men too, the ranking changed, the market remaining at first place and the Panchayat coming up to second rank. The importance of the bank as a new institution which has emerged in women's lives is obvious.

Both genders appreciate that access to schemes and benefits is through the Panchayat. The importance given to the Panchayat by men is also related to the active role of Panchayats in Kerala in the last decade, and the realisation among women that support from the Panchayat is essential for access to loans. The political awareness of both groups, particularly as contrasted with other groups from Tamil Nadu, is reflected in this high awareness of the significance of the Panchayat.

In Chidambaram, a "backward" area, there were differences both by gender and by class and caste in the observed changes. Among farming women, linkages with institutions increased from seven to fifteen, and among farming men, from two to seven, clearly pointing to the social advantages of belonging to the dominant agricultural caste in the locality. Both men and women ranked MSSRF first, with the bank and the Collectorate following closely. Among the Dalit labour women, knowledge of institutions increased from eight to nine only, while among their spouses it rose from ten to seventeen, so men have gained more. Men ranked the bank at the top, while women did not mention the bank at all, and gave low priority to MSSRF. In spite of the SHG, the women in this group are relatively "unreached" by banks. This is because the men have been associated for some time with an NGO through whom they have had considerable exposure already whereas the women, their spouses, have only recently been helped to start an SHG and have not had any links with banks earlier. In the tribal group, women's linkages increased from five to nine, while men's went up from one to five – even lower for both groups but with women in the lead. Both groups mentioned MSSRF first and the bank second.

In Kannivadi, the available information shows that change has been skewed. Among the two labour groups, women's linkages have gone up from six to twelve in one group, while men's have remained constant at eight; and women's linkages went up from nine to eleven and men's remained stable at seven in the other. In place of the ration shop, market, school and hospital, these women now rank the bank first, with MSSRF and other new institutions following. This signals a major breakthrough in thinking. However, among their spouses, institutional linkages remained constant in number, there was little change in ranking, and MSSRF was given the first rank. Again, women mentioned new institutions (MSSRF, bank, etc. in the first two slots), while there is no information about the men's perceptions.

In Kolli Hills, very limited change could be found among all groups, again pointing to the "backwardness" of the region, lack of facilities and lack of exposure to development as such in the region. The differences between men and women in each location were very slight. In one of the poorer groups, a women's SHG, the women's interaction with institutions stayed stable at nine, while men's went up from six to eleven. Women

continued to give importance to the market and the ration shop, with the bank coming in at third place, while for men, the bank did not figure at all, and the pawnbroker came third. Men continued to be more closely linked to the external world and in search of new opportunities than women. The SHG had not made much difference. In the other poorer (men's) group, the institutions known to men went up from seven to nine, while for their spouses it was six and eight. For both, the first two institutions in importance continued to be the market and the ration shop. For the men the bank was placed third, while for women it was the SHG. The newer institutions and those linking them to the wider world outside the village had not yet entered their lives in a big way.

For the slightly wealthier group in Kolli Hills, the women's institutional linkages stayed at 9, while for the men it went up from 9 to 13. The women ranked the bank at the top, transcending the ration shops and the market, while for the men the latter two were still the most important, with the bank in third place. The picture in Puducherry, a relatively wealthy and advanced area, was quite different. In terms of linkages, the numbers increased dramatically. They were almost double (labour) and more than double (farmer) among both men and women, and gender differences were slight. In the labour group, both women and men's linkages went from eight to fifteen, and in the farming group, women's linkages went from four to fourteen and men's from six to fourteen.

Among the labour groups, both men and women mentioned the bank as the first and the milk society as the second in importance, superseding the salient earlier institutions, with ration shop and school following respectively in third place. Among the farming group too, the women ranked the bank, the milk society and the school in that order, while the men gave first preference to the bank, followed by the Puducherry Agro Service and Industries Corporation Ltd and the regulated market in the town. The increased dependence of this group on commercial and financial institutions, in place of the weight earlier given to social and government institutions like the school, ration shop and local market was very obvious. This also marks the entry of the wider globalising commercial trends into the narrower world of the village, formerly dependent on Government services.

The RSGA alone is different. The group is unique inasmuch as it is relatively more prosperous. The members not only have several new linkages, but they are qualitatively different, going beyond the conventional Government officials and local institutions to a veterinary college, the Krishi Vigyan Kendra (KVK) and the National Horticulture Board. They too ranked MSSRF at the top and the new institutions in the first three ranks. Among their spouses, on the other hand, hardly any change was noticed.

The effect of social marginalisation through caste and ethnicity, developmental backwardness and exclusionary practices is most strongly visible with regard to institutional linkages.

V. DISCUSSION

The findings clearly fell into three groups – those parameters that men and women unanimously agreed upon, and which showed some strong or definite change; those for which there was widespread but not unanimous agreement and which showed change of a more limited nature; and third, controversial parameters for which opinion was divided and on which no clear conclusion emerged. In the first group are the findings related to changes in work burden/leisure, responsibility, knowledge, awareness and skills. In the second group were control over assets and decision-making in the household and domestic conflict and violence – all key variables in terms of gender relations. The third or weak group included opportunities, social status/prestige and public participation. This more or less coincides with much of the literature on the subject.

In her review of studies on micro-credit and empowerment, Kabeer (2005) points to the following as undisputed: income from economic activity leading to increased consumption and family welfare, knowledge and awareness, skills, self-confidence or “voice” resulting from the previous two, and mobility. Among “controversial” topics, Kabeer includes decision-making, responsibility, work burden, conflict/violence and political participation, and notes that, on these aspects, some studies have shown negative and others positive effects. In all the studies, these four or five key variables appear regularly as indicators of “empowerment,” though defined and measured in different ways.

This study did not attempt to go into the economic aspects or measure the extent of economic change, nor the extent of political participation or community decision-making, nor changes in mobility, for reasons already mentioned. Improved living standard as a result of SHG activities was taken for granted and accepted as the backdrop to the discussions. The agreement with other studies on all the other issues is remarkable, and validates several of our findings.

1. The Undisputed

a. Time Use

The study of time use patterns among men and women, for all its diversity between classes, castes, regions and gender, stressed three important general findings which were found in all groups: women worked longer hours than men, men had more leisure than women and all reproductive work was carried out by women. All these three findings have been recently highlighted by the national TUS study (CSO, op. cit).

All three, the third especially, have been considered as typical expressions of the unequal gender relations found in patriarchal societies. Several scholars have stated (Raju, op. cit) – and this is a statement which would find universal acceptance among feminists – that unless this burden of household and other reproductive chores is shared and a more equal work pattern established, gender equity is a far-off dream. So it would be interesting to find out to what extent and how changes in work burden, leisure and responsibility were perceived by the two genders and whether they were moving in this “shared-responsibility” direction.

b. Work Burden

All the women unanimously agreed that work burdens had increased considerably since the start of the SHG activity and, more importantly, the men agreed with them on this point and even expressed their appreciation of their hard-working wives who were toiling for the greater welfare of the family. On the other hand, men's workload had remained the same or, in some cases, reduced, with a couple of exceptions. On the whole, the relative burden has become even more skewed than it already was.

Yet there were few complaints about the extra work from the women. Some said that this was the price to be paid for higher income, and enumerated some of the benefits that higher income brought, such as children's education and purchase of household gadgets and assets. Some said that this made them more appreciated and valued in the family, especially by husbands, and that therefore they got more of a say in household decision-making.

Similar findings have been reported by others. Kelkar et al. (2004) in their study in Bangladesh found similar expressions of opinion – work had increased, men were not sharing household responsibility or tasks, but the gains were in terms of status and prestige, and the sense of reduced dependency. Kabeer (2001) has similar findings, also from Bangladesh – the women experienced a greater sense of self-worth and worth in the family as a result of their increased economic contribution and sense of independence. In other words, the work burden was acceptable because the outcomes were valuable to them. On balance, the benefits seem to outweigh the burdens for them, though this is not how the issue may be perceived by scholars. Kabeer (op. cit) comments that this reflects the contrast between emic and etic values.

Variations were observed both in the extent and nature of increased burden, and of increased benefits, according to class, caste, work status, spousal occupation and nature of additional activity taken up. For example, where the new micro-enterprise was livestock, it had to be almost entirely managed by women, this also being seen by both genders as an extension of women's domestic role. As regards changes in men's role in taking up reproductive chores, only small changes have been recorded in four groups, and with variation related to class, caste and work status. Both Raju (op. cit) and Kelkar (op. cit) found no changes reported in their studies.

Little change was hence found in this critical dimension of gender relations. It must however be said that it is hardly to be expected that any major changes would take place in so short a time. For long-term change, there has to be more pressure to change and over a longer period, as indicated by the long-term trend data in Western countries, which show some slight change in gender roles over the last fifty years in terms of redistribution of reproductive chores.

c. Responsibilities

Responsibility is a term concerned with symbolic rather than physical burdens, and the evidence again points to increasing responsibility for women and less for men, a finding negative for women.

Opinion was unanimous among both men and women, and the changes are clearly unfavourable to women. Both men and women agree that women's responsibilities have increased outside the home while remaining the same within the home so that, on balance, the load has increased. Women explained that this was at three levels: the financial responsibilities of managing savings and credit, the management responsibilities of the new enterprises and the new responsibilities formerly handled by men. For men, not only had responsibilities remained the same, but in several cases had actually reduced, since tasks formerly handled by them were now taken over by women. Interestingly, the explanation given for this by some men was that women, who had earlier been ignorant and incapable, had now become aware, knowledgeable, efficient and capable of handling these chores.

The burden of raising financial resources was now squarely placed on women. Goetz and Gupta (1996) corroborate, while both Rajasekhar (2002) and Sabharwal (2005) report that when women begin to earn more, there is a tendency for men to opt out of the labour force altogether, or withdraw economic support to the family. Among the large farmers of Kannivadi and their spouses, with men's preoccupation, increasing responsibility and workload in the realm of agriculture, the burden of both work and responsibility for women has increased, as they now shoulder more responsibility for both household production and consumption. Yet the traditional gender division of labour remains unchanged, reflecting unchanged gender relations. The findings in these two linked areas, burden of physical work and responsibility, are distinctly unfavourable to women.

d. Knowledge/awareness and skills

On the positive side, opinions about knowledge/ awareness and skills were items on which there was no difference of opinion at all. Both men and women universally agreed on the tremendous expansion of knowledge and awareness among women, as well as on their acquisition of many new skills.

As regards changes in these aspects among men, the general picture that emerged was that there was very little. The men agreed that women had learnt a lot, but most of them said there was no basic difference in their own knowledge or skill, though there was some difference according to class as well as male occupation. Thus the gap between men and women on these two points was significantly narrowed. While the narrowing of the gap is a pointer towards greater equality, it must be noted that it also appears to have, to some extent, increased women's work burden.

An important finding which came out in these discussions, though it was not listed as one of the ten themes, was the enormous increase in women's self-confidence as a result of acquiring knowledge and skills, particularly the ability to articulate, to meet with people of higher status such as government officials freely and to express their views and discuss fearlessly. This is a major achievement for most of the women who had earlier been confined mostly to the domestic sphere, in which even work was considered part of their home-making role, and was not seen as work since it did not bring in an income as wage work did. This outcome of self-confidence and "voice" has been mentioned by most studies (Kabeer, 2005) and has on balance increased women's relative advantage and narrowed the power gap.

The question that arises is: *is the trade off for women positive or negative?*

No	Indicator	Men	Women	Comment
1	Work burden	Same or less	More	Less equitable for women
2	Responsibility	Less or same	More	
3	Knowledge/Awareness	Same	More	More equitable for women
4	Skills	Same	More	

2. The Challenged

a. Decision-making

One of the most important variables, perhaps the most important as far as gender relations are concerned, is household decision-making, and here the evidence shows a very slight and halting progress. To begin with, it is probably too soon to evaluate such a basic political relationship which is influenced by many factors, including the external environment, in a study as limited as this one. Only a trend may be spoken about, which, if it continues, could be positive.

Kelkar (op. cit) in her study in Bangladesh found women exercised increased power of decision-making in relation to purchases, making independent visits to relatives and freedom of choice in several other matters. Hashemi et al. (1996) also mention the same points, and other studies make similar points. Holvoet (2005a) classified decision-making into four types: man alone, woman alone, jointly, and "norm-following," by which she means following the established procedure in such cases without any specific discussion on what to do. She also found that participation in credit groups or access to individual credit strengthened women's ability to play a bigger role in decision-making. Holvoet (2005b) had, however, in her earlier study of MYRADA very positive findings on decision-making. In their six case studies, Burra et al. (2005) found economic advancement and greater participation in intra-household decision-making in all cases, which they call the "private political space" but found variation in expansion of "other spaces," such as mental, public political, socio-cultural and physical.

In this study, the women in almost all the groups consistently spoke about positive changes: about being consulted more, having a voice or say in family matters and being in a stronger bargaining position. Some went further and attributed it directly to their greater and perceived economic contribution to the family, not only in terms of income, but even more importantly, in terms of being able to access financial resources through loans. Men also agreed that they were now relieved of the responsibility and pressure to obtain loans, to a great extent.

However, men had very different responses on the issue of decision-making. Almost all men in all classes and groups said that they now consulted women more, but that finally they took the decision. The categorical manner in which this was stated leads to suspicion of some feelings of insecurity and threat. Men's concept of masculinity in terms of being breadwinners seems to be at stake. This is also confirmed by the kind of reasons they gave

for consultation. Most said that this was because women were now more able, because of greater knowledge, awareness and capability to participate in decision-making, whereas earlier they had been too ignorant and foolish to be consulted. None of the men's groups referred to the women's financial contribution in connection with decision-making.

This gap between men's and women's perceptions allows a glimpse of a disjuncture that could signal a significant shift – the beginnings of an increase in women's personal political space, a move away from norm-following, a questioning of traditional ways and habits and a sense of independence, all moves in the direction of greater equality, and there is probably an uneasy awareness among men of where this could lead.

b. Assets

Men and women in all groups agreed that more household assets had been purchased with the help of the loans that women had obtained. However, there was no agreement about ownership, decision-making or repayment of loans.

As far as decision-making is concerned, as discussed in earlier paragraphs, women now definitely play a bigger role in the purchase of assets, especially household items, and also have greater freedom of choice in their selection. Kabeer (2001), Kelkar (op. cit) and Hashemi (op. cit) have pointed this out as positive in their studies on Bangladesh. However, the domains in which these purchases have been made are traditionally seen in India as that of women. This includes jewellery as well as household gadgets and kitchen gadgets, especially among the labouring class and Dalits, where women have long been accustomed to investing the savings from their own earnings in jewellery, which is considered a woman's property. In fact, in several groups, the men specifically stated that these were personal items of expenditure and not in their domain. Seen from this perspective there may be little change.

With large items like livestock and improvements in housing, the ownership status was not clarified, and the issue did not even come up in several groups. With regard to land and houses, the two immovable assets, there were clear divisions. Wherever women claimed to have purchased land or houses in their own names this was sharply contested by men, who said women could not hold such assets independently, this being stated most categorically by the RSGA members. But in Kolli Hills, men said the same as women, that land/houses were now registered in women's names. It was not clear whether these assets were

registered as joint *pattas*. Men (in Chidambaram) who said they had purchased land or constructed houses with the help of the loans brought by women had no such problem. So while the money was used to purchase the assets, the ownership is not only unclear but contested.

Both Kabeer (op. cit) and Kelkar (op. cit) go into the issue of ownership, making it clear that the women often bought the land (or house) in the husband's name and gave good reasons for doing so, these being not only the legal difficulty, or impossibility, of holding the property in their own names, but even more, as a non-confrontationist strategy of negotiation, to prevent conflict and get support. This makes good sense, and several

other scholars have noted that resistance is not the only strategy that women have at their disposal. Besides, joint *pattas*, even if made compulsory, may be as difficult to achieve without coercive implementation by Government whether in Bangladesh or in India. Clearly, men's responsibility for asset building has been reduced, while women's has increased, but as to control over them, women's gains are disputed.

As regards repayment of loans also, the main burden is on the women. Men in some groups said that they helped in repayment, though it was not clear to what extent. Both in Tamil Nadu and Kerala, women are seen as better loan recipients because of their habit of repaying in time. (In fact, in Kerala, loans to the poor are now available only to women.) It is not clear to what extent men and women shared the responsibility for repayment, as this aspect could not be investigated in detail. The overall picture is that households now have more assets and are able to enjoy the returns on them, but women have to raise the resources, repay the loans, are most often not the owners and hence cannot dispose of them as they please. From a gender perspective, this is negative, but from a welfarist perspective, enunciated by some households in Puducherry, it is positive.

c. Conflict/violence

This area again is one in which the evidence is conflicting. Responses were confined to domestic conflict and violence, and only one group referred to social conflict. Before going on to consider the evidence, it may be worthwhile to dwell for a moment on the context, in terms of accepted social or traditional norms, if one may use such a benign word in relation to this topic. Just as ownership of jewellery is traditionally considered women's property, are there "norms" with regard to domestic violence? In a remarkable study entitled *Wife-Beating in Rural India: A Husband's Right?* Jeejeebhoy (1998) surveyed two groups, one in Tamil Nadu and one in the northern State of Uttar Pradesh, to study the prevalence and patterns of violence against women, the contrasts between the two areas and to understand the underlying reasons for such violence.

The two States were selected on the basis of strong evidence that though both could be described as patriarchal, patrilocal and patrilineal at a broad level of generalisation, the differences were considerable in terms of women's autonomy or powerlessness. Yet she found that across the board, domestic violence is a widely acceptable form of behaviour, viewed as a woman's due and a husband's right. Over three out of four women overall – 93% in Uttar Pradesh and 74% in Tamil Nadu – thought that wife-beating was not only acceptable but a "right" form of behaviour under a variety of conditions, but there were critical differences between the two States. She then goes on to describe and analyse the correlates of violence and through rigorous statistical analysis establishes the role of factors that increase women's autonomy, such as access and control over resources, delayed marriage, mobility and education, as predictors of lower levels of domestic violence. These factors also explain the contrasts between the two States, since there are significant differences between the two in the indicators on which the level of women's autonomy is assessed. This study has immense significance, since it is able to statistically prove certain hypotheses and provide a guideline for micro-studies such as this one. The question then becomes: Have SHGs succeeded in reversing unequal power relations and increasing women's autonomy? If so, a reduction in domestic violence could be expected.

The evidence from this study is very mixed. One group said there was more and some others less violence, while still others said it remained more or less the same. Caste and class variations were also noted. Men in general were silent on this topic, since they may have felt that they were perceived as the perpetrators of violence. Clearly, there is some defensiveness here. Where reduced violence was reported, the reason given by women was their new economic strength, in terms of asset creation and income generation for the family. However, whether this translates into control over resources is still debatable, as argued earlier. In Puducherry, women said that while physical violence had come down, there was now more verbal conflict, reflecting their greater ability to argue and negotiate and their increased self-confidence.

A study by ICRW (2002) throws some light on the underlying reasons for increased violence and their possible connection with SHGs. In a study of domestic violence in five major cities of India – a rare study in methodological terms because men were also questioned in depth about their violent behaviour – more than 40% of the men who accepted their own violent behaviour towards their wives gave as the primary reason, phrases like “She talks back”, “She has started answering back too often”, and similar expressions. So if SHGs are making women more articulate, more vocal, more inclined to argue instead of listening passively and obeying, then this would give a glimpse into the possible causal links between violence and greater self-confidence, which could work either way. It also raises the question: is this backlash from men a development to be welcomed as an unpleasant but necessary stage in women’s struggle for empowerment or greater autonomy? Will more equitable gender relations emerge out of such struggle? Or is it a waste of time and energy, landing women into deeper trouble? Would women be better off if they smilingly complied and avoided confrontation?

An important activity reported by several groups was the role played by SHGs in sorting out cases of violence among the families of members or others in the neighbourhood, by group visits to provide support for the woman and exert pressure on the man, and by counseling, monitoring and related strategies. A new role seems to have emerged for SHGs as family counsellors. This is mitigation, but is it reduction of violence?

The same contradictions are found in studies by other scholars in various environments. Kabeer (2005) lists the studies which show positive and negative impacts of SHGs on violence and conflict. On the one hand, positive effects and reduction of violence are demonstrated by some of these studies and, on the other, negative effects or increased violence by others. The truth seems to lie in co-existence; both conclusions are true, at different times, places and circumstances and there is no single simple answer.

Only one group (Puducherry) addressed the issue of social conflict, and did so in the context of caste. Most of the SHGs in Tamil Nadu are homogenous in caste, as this has been found to be convenient, though it may sacrifice the goal of breaking inter-caste barriers. Though caste conflicts in Tamil Nadu are widespread and regularly reported in the media, in daily life and interactions there is a conspiracy of silence on the issue and very little open discussion of such violence or its causes.

No one spoke of structural violence against women or of gender conflict in the broader sense of clash between the interests of men and women as groups. It seems that the

SHGs had not been used as a tool for the conscientisation of women on these issues. Burra et al. (op. cit) argue that it is essential to consider the complex interlinkages between economic advancement and empowerment and that is not useful to try and study them in isolation, as that would not yield the desired insights.

In the same vein, Raju (op. cit) argues that conflict and violence in both the domestic and the public realms must be considered together and not in isolation from each other. Success in one domain does not necessarily lead to success in the other. Women must be able to enter the political space, as well as the economic, socio-cultural and institutional spaces (Burra et al. op. cit) and capture power at all levels if they are to make a difference to power relations. This is unlikely to happen unless there is significantly more conscientisation.

Changes in power relations in the private domain, given the short time frame and small scale of the banding together of SHGs, have been very marginal, though in a positive direction as far as women are concerned. The conclusion: *there has been very little change in power relations in the private domain.*

No	Indicator	Men	Women	Comment
1	Decision-making	Men decide, but consult	Never decide without consulting	Differences on how much change how and why
2	Control over assets	Women's control disputed	Women's control claimed	Differences on how much change and why
3	Conflict/Violence	Different views	Different views	No firm decision

3. The Uncertain

a. Opportunities

Opportunity or lack of it was perceived, especially by men, as a matter of external forces, for example, decline of agricultural and other employment, rather than related to the SHGs. Both men and women took a negative view on this issue, for different reasons. Women in all four locations except Puducherry felt opportunities existed, but were either inadequate or unsupported by the required support services and facilities such as entrepreneurial training and marketing, so they were unable to take full advantage of the opportunity. In other words, they had reached a point where they were willing and capable of going much further but were being cramped by lack of the facilities they needed. Men, with one exception, felt that opportunities were the same or narrowing, as mentioned above, and in Kerala, they specifically complained, that while employment as a whole was declining, they had no opportunity for self-employment as women had. The exception was the group of large farmers of Kannivadi who were alone in declaring that this was a period of unprecedented opportunity for them.

The limiting factor seemed to be of class – the large farmers (male) who were already more prosperous than the other groups were able to forge ahead still further, while the

women's groups who were struggling to break out of one class and enter another found themselves restricted. This clearly points to the gender bias in the marketplace which, by restricting the wider distribution of both capital and the supporting activities capital needs, reinforces the status quo. That is, the market helps to keep people in their places, whether in terms of class, caste or gender. This is what the SHG movement will have to struggle against to make a dent in gender relations. The market is both male-dominated and dominated by the larger players. So women will have not only to enter the market in larger numbers but also to become large players, with a stronger presence and more capital, to make an impact on class and gender relations. The SHGs in the present form cannot achieve this. In this already unequal contest, the socially marginalised groups are at still further disadvantage.

In Puducherry, both men and women said that the opportunities which were available to women had contributed in several ways to the welfare and development of the family in terms of economic advancement, reduced dependence on moneylenders, greater security and ability to invest. However, this seems to be more of a comment on the advantages and benefits which have accrued to the household as an outcome of SHG activity than a comment on the opening up of new opportunities.

b. Public Participation

We move now to a different arena – the public one, not in terms of decision-making at the political or community level, but participation in public life. Undoubtedly, if SHGs can be said to have broken women's silence and made them "audible" by giving them voice on the one hand, they have also made them suddenly "visible" in the public sphere. The great extent of women's participation in public life (in terms of events and activities) and its dramatic expansion as a result of involvement in SHGs was marked by both men and women in the study. No difference was found in men's own participation.

Women now participate in a wide range of public activities and events – mostly related to attendance at meetings, trainings, campaigns, festivals and other local cultural events. The second major area of public activity was in group efforts to provide improved facilities and services for the village, ranging from pumps, street lights, desilting of tanks, water supply, roads, education facilities, drinking water and public transport.

Here again there is considerable variation between sites, and between classes, castes and regions. Women of the tribal and Dalit groups have been less extensively involved than women of other castes and only in selected activities of concern to them, and women labour less than women belonging to farming or self-employed groups, probably because of less time. The nature of activity also varies – the Dalit and tribal women have been involved in getting house *pattas* and community certificates, while in Puducherry the farming women have stood for elections to the milk society, participated in auctions and organised many community events. This reflects the extent to which class and caste factors mediate public participation both in extent and nature.

Many of the issues taken up by women's groups can be said to be "soft" issues, which do not threaten the power structure, which is also a structure of gender relations. All the activities in which women have successfully participated concern the common good and

are non-controversial in nature. They can be termed "social" rather than political. There are indications that the groups themselves thought so. In Wayanad, the men commented that they had stopped attending the Gram Panchayat meetings now, since their wives were doing so, and attended only when important matters were to come up! They also said that they left many other social 'responsibilities' to their wives now that they were capable of handling them. These issues have now become "women's" issues, since they are seen as welfare measures, and women are seen to be compassionate, concerned about others and committed to welfare. Even in Kerala, where there was a higher degree of political awareness as well as higher participation in campaigns among the women, largely due to the movement for the decentralisation of governance to the Panchayat level during the last decade, most of the campaigns taken up were on "soft" issues.

The only major social issue that a few of the women's groups have been involved in are in anti-liquor campaigns, especially in Wayanad and in Puducherry, where one group forced the closure of a liquor shop. However, this is also very much a domestic and personal issue for many members of SHGs, since their own husbands may be involved in heavy drinking. On the other hand, several groups (Puducherry, Kolli Hills, Chidambaram, Wayanad) said that they used group pressure and counseling to sort out problems of drunkenness leading to violence at the domestic level. These were examples of tackling a widespread problem at the household level, by the use of group pressure. It is not clear to what extent the reported success of conflict resolution of domestic violence by SHGs in Puducherry is linked to the reported greater pressure on Dalit men to work more in order to repay loans, their tendency to stay home and watch TV, or less drinking, which could be related to both factors, since drinking is a highly convivial activity in this class.

Many scholars have commented on the lack of political awareness and low political participation among SHGs. Raju (op. cit) mentioned that the participation of women was confined to "soft" issues and Kabeer (2005) lists the types of issues taken up, such as access to government services, health, nutrition, education, sanitation and so on. Protests are usually only on the liquor trade, as this affects most women deeply and personally in their own families. Few instances are found of SHGs participating in voter campaigns, standing for local body elections, or participating in activities related to "hard" issues of livelihood, ownership and rights. One reason could be because of the enormously increased demands on women's time, with both old and new work and responsibilities of various types, which leaves little space or time for political action. It may also be due to some extent to the consistently individualistic approach of micro-credit and micro-enterprise (Jakimow et al. 2006), which posits progress in terms of individual economic advancement, to be achieved by hard work and individual striving, and not through collective action to achieve collective goals. It may also be an outcome of the strategy of "depoliticisation" described by Harriss (2001) which plays down bringing about change through democratic political processes and promotes the idea of the market as the major agent of change.

Whatever the reasons, this macro-situation prevails also in the groups studied. The levers of political power are firmly in the hands of men for the present; yet there is hope in the established visibility of women and their presence in the public sphere.

c. Social prestige/esteem

This question was interpreted differently by different groups, and hence brought forth a

variety of responses. Across all groups, at one level, it was agreed that women's social status, as measured by visibility, had increased, while men's status had remained the same. Interestingly, another common factor was that in all groups, men were more vocal about the achievements and consequent prestige of their wives than the women themselves. In fact, several men's groups spoke of this with pride. Women tended to be more realistic, or skeptical about the gains. But whenever women spoke about increased prestige or esteem, they always made it a point to mention that their prestige had gone up in the eyes of men, particularly, and not merely the community as a whole. In Puducherry, the women spelt this out even more clearly as referring to male leaders and traditional village elders (invariably male)

One group of women in Chidambaram (tribal) even said that their progress had aroused envy rather than admiration among other social groups in the village, a clear reference to caste inequalities, with upper caste groups indicating that they thought the tribals were getting a bit above themselves. Again the criss-crossing of class, caste and gender is notable. The large farmers of Kannivadi were clear about their greatly increased social status, in the larger community beyond the village, where they were already at the top of the social ladder. However, this had made no difference to the status of their wives. The traditional hierarchy in gender has been reinforced here. Social visibility of women had definitely increased, but on their status/prestige/esteem, the issue is in doubt, because it is closely linked to the other factors like decision-making in the public arena and economic power. This is a sensitive area in which change will be slow, and hard-fought.

In Bangladesh, Kelkar (op.cit) reports that the women defined social status in terms of norms of respect, or women's *sanman*, which was traditionally related to behaviour such as strict observance of purdah. They felt that these norms of respect had now changed, and were measured now in terms of independent income, recognition of economic contribution and their role in purchase of assets and family welfare as well as the dignity and self-worth stemming from self-employment. The perceived shift from purdah as the fundamental norm for social respect is a major achievement in a Muslim country. However, it must be noted that SHGs are very widely spread across the country and have been in existence of nearly thirty years in Bangladesh, a time and spread sufficient to have such significant impact, and our groups are by no means comparable.

On the other hand, Raju (op.cit) comments that the women she studied in North India had several public achievements to their credit, but were silent about similar achievements in the private space. For example, while they were active in anti-liquor campaigns, they could do nothing about drinking or violence within the home. Their public achievements were all in safe or non-threatening domains, and did not encroach on male privilege or power. Further, because of public visibility and support from Government officials, it was not "politically correct" for men to oppose them publicly. On the other hand, in intimate areas like reproductive choice, sex-selective abortion, early marriage of girls and dowry, they had no choice and no say. Her conclusion is that there are close linkages between the private and the public spheres and they cannot be seen in isolation from one another. She goes further and says that changes in both spheres are needed before we can speak of changed gender relations. In this context, too, the data here cannot lead to any firm conclusions about changes in gender relations. The conclusion: *There is very little change in power relations in public domain*

The uncertain

No	Indicator	Men	Women	Comment
1	Decision-making	Men decide, but consult	Never decide without consulting	Differences on how much change how and why
2	Control over assets	Women's control disputed	Women's control claimed	Differences on how much change and why
3	Conflict/Violence	Different views	Different views	No firm decision

d. Institutional Linkages

For women, there has been an enormous expansion in the number of institutions they now have linkages to as compared to the past, signalling a huge expansion of personal and physical space, as well as of self-confidence born out of knowledge and awareness. This growth in self-confidence in turn fuels stronger linkages and exploration to new linkages. Clearly, this indicator has allowed "mobility," a key component in the empowerment discourse, to appear even without being formally included as an indicator along with self-confidence and "voice". These are important indicators of women's empowerment in terms of physical, personal and mental space (Burra et al., op. cit)

For men, the expansion of linkages has been much less, probably since they were linked to more institutions to begin with. This conclusion is reinforced by the fact that the difference between past and present linkages is sharper for women than it is for men. In terms of ranking, the first rank among women in almost all groups was, not surprisingly, the bank, since this is the key institution to which SHGs have links. However, there were variations among groups on the second and third ranks. For men, the bank was not always the priority, and ranking varied.

There are however, among both men and women, considerable variations by region, class and caste. In Puducherry, a relatively wealthy and advanced area, the number of institutional linkages went up sharply, to double or more, for both genders and the bank was almost always ranked first, with the milk society or cooperative society as the second. There were few differences by class or caste. In fact, Dalit groups here were much less disadvantaged than Dalits in the backward regions. This probably implies a move to greater dependence on financial and commercial institutions and less on governmental and social organisations for the community as a whole.

In Wayanad, on the other hand, there was not much quantitative change for either gender, but also little class difference. In ranking, women placed the bank first, while for men it was the market. For both men and women, the second salient institution was the Panchayat. This points to the strength of the local bodies in Kerala and their closer links with the community brought about as a result of the decentralisation. The bank linkage signified a new direction for women, opening up their world to new influences.

In contrast, in relatively "backward" regions of Kolli Hills and Chidambaram, and especially among the Dalits and tribals, there was little movement. Awareness of and knowledge

about institutions that had been limited in the past grew little in the present, and with the least gap between men and women. In terms of salience, while the bank was known and mentioned in the first three ranks by almost all groups, the ration shop and the market, even the Collectorate, continued to be predominant. Even for the wealthier group, the increase in institutional linkages was limited, with little difference between men and women. The other constraints in the environment, such as poor transport and communications, and the factors already mentioned are obviously more powerful.

Yet, even within these communities, in contrast to wealthier groups, the more socially marginalised groups seem to have been reached less by micro-credit, and to depend more on the support services provided by the Government and on the familiar domain of the market place. The exclusionary face of the market and the financial sector, both supposedly neutral on social issues, was evident.

These regional, class and caste divergences are disturbing. It seems that the more you already have, the easier it is to get still more, and implies that efforts to reach the most marginalised groups and regions have to be redoubled. On the one hand, tribal and Dalit groups are hesitant to approach public institutions such as banks because of their status, but equally, the banks and other institutions are not reaching out to them. Ethnic/caste disability seems to be self-perpetuating.

e. Impact of Men's Groups

Of the fourteen groups, only in two cases was the primary group a men's group and the women their spouses. These groups were included in the study in an attempt to get a comparative picture of the differential impact of men and women's groups, but they were too few in relation to the others for such comparison. However, some striking differences emerged, especially in regard to the male big farmers' group (RSGA) in Kannivadi. The other men's group in Kolli Hills provided no such contrasts. The common features such as poverty, low levels of development, social exclusion and seasonality seemed to have wiped out any gender differences.

The RSGA, however, was a markedly different case. To begin with, the group was more wealthy, homogenous and belonged to the dominant castes in the area. Highly progressive and skilled farmers, the men had voluntarily formed an association that took up multifarious activities and was the conduit for development. However, no special efforts were made nor were programmes directed to the women folk. As a result, on all indicators, the women became weaker and more powerless vis-à-vis men.

When the men's workload and responsibilities went up, so did the women's, as they took over tasks formerly done by the men. They experienced no relief here. On the other hand, they did not gain much in knowledge, awareness, or skills. In terms of decision-making and control over assets, they stayed where they were. There was no increase in their opportunities. Public participation or social prestige for the men, however, expanded tenfold. In relation to conflict, responses were muted. On balance, the traditional gender relations were maintained, or even reinforced. This proved once more, if proof were still needed, that development does not trickle down; development aimed at or through men does not automatically reach women – the gap continues or widens.

VI CONCLUSION

What can we learn from this study, limited as it is in both spatial and temporal terms? Social units are part of a wider social world, and every historical period influences social relations in different ways. Gender relations are no exception. Great social changes do not happen overnight (except during times of disaster) nor can much change be expected in a small territory linked in numerable visible and invisible ways to the surrounding world of which it is an integral part. Gender relations are deeply influenced by other social forces, factors and relationships in society. As already mentioned earlier, we need to ask how much change small interventions can stimulate, if not bring about. SHGs are a new social institution, not even conceived of about two decades ago; yet they have spread rapidly, and have obviously come to stay. There is a palpably new actor on the social scene, so it is not illegitimate to ask questions to test those expectations. It was with such (immodest) expectations that this study was begun, and some lessons have definitely been learnt.

It can be said that some of the research questions on the differential impact on men and women have been answered, though tentatively. The direction of change for women, positive or negative, was established in every case, though the exact extent could not be measured. Not only are gender relations in themselves greatly mediated by class, caste and level of development in the region, so too is the differential impact of SHGs. The finding was that "the more you have already, the more you get" and sadly, the marginalised continued to remain relatively marginalised. It seems that the budding SHG movement has not yet been able to challenge the existing social hierarchies.

At the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in new areas, as well the expansion of institutional space, which has opened up a new and hitherto unknown world to women. In the language of empowerment, this was the development of "power within," making women feel more equal to men in relation to their own capacity and giving them voice. "Power within" can also, in some ways, be seen both as a prerequisite for and an outcome of the "power to". "Power to" is what makes women perceive themselves as active agents, not passive dependents.

At the level of gender roles, on the other hand, there was clear evidence from both men and women that women's burdens, in terms of both physical work and responsibility, had increased heavily, whereas men's responsibility, especially in the financial domain, had reduced considerably and their workload remained more or less the same. Men have only in a few cases and to a small extent attempted to temporarily handle some of women's reproductive chores, and have in fact passed on many of the responsibilities they earlier handled to women. This is a clear indication that the gender division of labour has not only *not* been reversed, but that it has become even more disadvantageous to women. Ironically, the same growth of knowledge and skills which gave women "power within" and "power to" has also contributed to this new burden.

There are small gains, though debated, in the area of "power to" or "agency". For example, decision-making within the family, participation in public life and perceived social esteem showed some gains. In the first case, women attributed it to their increased economic clout, but men to women's greater new abilities. Women's larger role in decision-making seems to be resented by men, even though they did not say so directly, but hinted at it indirectly, giving a different reason. Most of the same men were very proud of their wives' achievements, which resulted from the very same greater capability! These divided opinions about the same phenomenon are significant pointers to unspoken feelings.

The same could be seen with regard to control over assets. While all agreed that the finances generated by loans taken by women had been used for asset building, it was not clear whether women even had joint, let alone individual, ownership rights to these assets. In fact, men often expressed relief that the burden of raising financial resources for the family was now removed from their shoulders, but women's rights of ownership and control over the disposal of these assets were questioned. It was not even clear to what extent men helped in repayment of loans. Control over assets is a much better indicator of women's relative status vis-à-vis men than control over income, so this does not augur well for women.

In the public arena, participation in public life and social prestige and esteem were seen to be closely linked. The first has made women "visible" on a large scale in the public domain as never before, and they are admired for it, publicly. Yet there is little change in power relations to be observed here. Most of the participation is in the "safe" area of provision of facilities and services for the village and contributing to "welfare" measures. Women have worked hard for this, and solid outcomes have resulted, with considerable expenditure of time and effort, adding to both their responsibilities and workload. But women have not entered into any controversial area, nor threatened the male power structure in any way. They have not taken up any "threatening" issues, such as discrimination against women in the matter of property entitlements, wages, or contracts, or violence against women. The traditional male domain has been left unchallenged.

It is significant that in the discussions about institutions, none of the women (outside Kerala) even mentioned the Panchayat as a critical decision-making unit at the community level, or said that they aspired to play a role in it. In Kerala, as already mentioned, the situation was quite different, and for external reasons. Other collective institutions such as women's organisations, labour unions, political parties, people's movements, or issue-based movements were not mentioned by anyone, either in the context of public participation, or of institutional linkages. Perhaps the question was not directly raised, but the omission is still significant. It seems SHGs have not entered the political space yet, though there are indications of late that political parties are trying to enroll them as vote givers and vote gatherers.

An area where unequal gender relations are most clearly visible is in that of conflict leading to violence. The evidence about conflict or violence at the domestic level was mixed, with both positive and negative answers. Interestingly, several groups claimed to have brought down domestic violence by intervention, through group pressure, persuasion and counseling of the errant men. The SHG seems to have become the new family counsellor in rural areas. While this is laudable, it does show that the solution is a

palliative, trying to mitigate, rescue or heal after the damage is done, rather than prevent or challenge violence.

Again, none of the groups mentioned social conflict or violence (except in one case in the context of inter-caste tensions among SHGs) though there are plenty of examples in their vicinity. The only exception was the anti-liquor movement in one or two cases, and that perhaps because this issue has deep resonance for most women in their personal lives. On the whole, there are some positive changes, and several negative ones, but the gains have been limited. In one case, the RSGA, where efforts were concentrated on the men's group, the impact was even negative for women. Traditional gender relations were reinforced. Development for men not only may not "reach" women, it can even put them at further disadvantage.

Here it must be said that much responsibility for setting the "direction" of change rests with the intermediary agency (the NGO or government agency) that initiates, develops, guides and facilitates the SHGs, and the way this agency perceives and acts out its own role. Jakimow et al. (op. cit) note that the NGO can ideally help the women in "broadening cognitive frameworks," in becoming aware of their own subordination and its structural causes and in developing a "meta-perspective" as the motivation for change. However, as the authors point out, in practice, most facilitating NGOs only enlarge the economic boundaries within a neo-liberal framework and motivate women to address and seek solutions to material rather than structural constraints.

In contrast, Mahila Samakhya, a programme whose objective is the education and empowerment of women, does not focus on economic or financial goals, though the women's groups do engage in savings, credit and livelihood activities. One group in Karnataka (Mathrani and Periodi, 2006) was able to set the direction, selecting their goals and working through collective strength to achieve them, struggling against opposition. They challenged social norms, broke new ground and brought out about a shift in the status of women. As mentioned at the beginning, MSSRF, the intermediary agency in this case has no specific agenda for women's empowerment, focusing on SHGs as a pathway to improved livelihoods, and expecting some degree of empowerment to result as a by-product. In this context, one can be pleasantly surprised by and welcome the limited extent of positive change that has taken place, even without any serious efforts towards empowerment. To put it in colloquial terms: If that's all you want, that's all you get. The limited horizon limits the movement.

To go any further, structural change is needed, and it will become necessary for women to engage with "strategic" and "transformative" issues like unequal control over property and other productive assets, opportunities for employment, equal wages and a level playing field in the market. Women would have to enter the public decision-making forums and lobby for women-friendly policies, even in such basic matters as support services for women workers. To achieve that, women have to enter the political arena, facing whatever opposition they meet.

But this is not what SHGs, as thoroughly depoliticised as they are currently, are doing, or are even equipped to do. They have been developed as innovative accommodations to the existing structure, using it brilliantly to enable individuals to get ahead economically at

the individual level, often leaving, as we have seen, the poorest and socially marginalised behind. Continuing along this path can only perpetuate the existing hierarchy, both in terms of gender and other social relations. To challenge that and move towards a more equitable society, equitable in all dimensions including gender, SHGs will have to enter the political space, not in the sense of manipulative electoral politics, but in terms of becoming players and a collective force to be reckoned with in that space.

Women have, it is true, come several steps forward on the path to empowerment, but the rest of the journey can only be completed with a political agenda and collective action.

Appendix 1

Field Sites of Study

1	2		3	4
Sl No	Site No		Village	Group Name
1	I	1	Pachakad	Pachakad
2	I	2	Churam ala	Aishwarya
3	II	1	Sendirakillai	Rajakaliam man
4	II	2	Vandurayan pattu	Malligai
5	II	3	Kuriamangalam	Panayalagi
6	III	1	Aripalapatty	Kaliyam man
7	III	2	Padasolai	Senkalipattan
8	III	3	Pananchettupetty	Iyarkkaivalam
9	IV	1	Sokkalingam	Elayathenral
10	IV	2	Melapatti	Jeeva Jyothi
11	IV		Reddiarchatram	Reddiarchatram Seed Growers Association
12	V	1	Vambupattu	Om Sakti
13	V	2	Sorapet	Mullai Mahalir Munnetram
14	V	3	Melsatham angalam	Priyadarshini

Appendix 2a

Tool 1

Time Clock: Hour-Wise Activity

TIME	WOMEN	MEN
0-1 am		
1-2 am		
2-3 am		
3-4 am		
4-5 am		
5-6 am		
6-7 am		
7-8 am		
8-9 am		
9-10 am		
10-11 am		
11-12 am		
12-1 pm		
1-2 pm		
2-3 pm		
3-4 pm		
4-5 pm		
5-6 pm		
6-7 pm		
7-8 pm		
8-9 pm		
9-10 pm		
10-11 pm		
11-12 pm		

Source: Suzanne Williams, Janet Seed, Adelina Mwan (1994) OXFAM Gender Training Manual, OXFAM Publications.

Appendix 2b

Tool 2

Matrix: Gains and Losses

Purpose: To understand the changes, positive or negative, which have come about in the lives of the individual or group along different dimensions or aspects.

Procedure: First discuss the various items in the table in depth and explain the concepts. Then let the group discuss changes that have come about in their lives in regard to each of the following aspects and record by ticking one of the three columns - more, same, less.

Items	More	Same	Less
1. Work burden/daily burden - include daily schedule, leisure time, drudgery			
2. Skills (techniques, ways of doing things)			
3. Knowledge (new), awareness			
4. Responsibilities (within and outside home)			
5. Participation in public/civic/political life			
6. Opportunities/lack of opportunities for income			
7. Decision-making/status within the family			
8. Control over assets			
9. Status in community/social prestige/social esteem			
10. Conflict/violence within the family, consumption of alcohol			

Appendix 2c

Tool 3

Institutional Linkages

Procedure

1. From the group, elicit the names of the key institutions that they are familiar with, which they feel comfortable working with, and with which they interact regularly.
2. List these out as the discussion is going on.
3. Stop when you reach 8 or 10, as the intention is to capture the most significant.
4. Glance at your own checklist, and if you feel any important one has been left out, bring it to the group. Get the consensus of the group, and let the group decide whether to add it or not.
5. Do NOT add it because you personally feel it is important. Let the group decide.
6. Now list the institutions in order of significance or importance to the group.
7. Rank the first three or at most four, and cluster all the rest into the last category, labeled "Others"
8. Do this on the chart as indicated, going from largest to smallest circle, and labeling each circle with a card.
9. Next, talk about the past, and establish a reference point approx. five years ago. Use an important local event, which everyone knows and remembers (e.g., construction of a new school, or temple inauguration). Use this event for purposes of comparison; say before..... and after
10. Now, prioritise and place each institution in the first column in the appropriate position on the second column. Start with the largest circle on the first column and locate its position on the second column. Then find what occupies the missing or empty position. And so on till the chart is complete.
11. Do this by group discussion. If possible, let the group do it themselves, and intervene only when you have to clarify. If not, do it yourself, but by discussion and consensus.
12. This will yield a chart showing the comparative salience of various institutions to the group THEN and NOW.

Check list of institutions

1. Bank
2. Post Office
3. School
4. Hospital/health centre/dispensary
5. Balwadi
6. Temple/church/mosque
7. Bhajan group/club/prayer group/equivalent in each religion
8. Women's group
9. Youth group
10. Sports club
11. Veterinary clinic
12. Panchayat office
13. Tahsildar office
14. Milk society
15. Police Station
16. Ration Shop
17. Village Administrative Officer
18. Block Development Officer
19. Krishi Vigyan Kendra
20. Non Governmental Organisation
21. Collectorate
22. Government Departments.
23. *Chandai* or weekly market

Appendix 3

Field Sites and Research Team

S. No	Site	Units	Field Research Team	Field Guidance	Report Writing
1	Kannivadi	3 units 2 SHGs 1 Farmers' group 6 groups	E.D Israel Oliver King S. Velvizhi	Meera Devi	E.D. Israel Oliver King
2	Kolli Hills	3 Units 2 Women SHGs and 1 Men SHG 6 groups	D. Rosario A.Vedamoorthy	P. Thamizoli & R. Akila	D. Rosario
3	Puducherry (Biovillage)	3 Units 3 SHGs 6 groups	R.Rengalakshmi P. Bhoopathy	Meera Devi	R. Rengalakshmi
4	Chidam baram	3 Units 3 SHGs 6 groups	K.G Mani E.D. Israel Oliver King	R. Akila	E.D. Isreal Oliver King
5	Wayanad	2 Units 2 SHGs 4 groups	G. Girigan M. P. Swapna	P. Thamizoli	G. Girigan

Appendix 4

Training Workshop in Field Research Tools

Dates: 10–11 June, 2004

Venue: JRD Tata Centre

A two-day training workshop was held for the 12 field staff members selected to participate in the study as field research investigators and gather data in the five selected field sites. (The list of participants is found in Annexure 1) The Resource Persons for the workshop were Mina Swaminathan, Drs. P. Tamizholi, Meera Devi and R. Akila.

Objectives

- To enhance the basic research skills of the participants in gathering field data through participatory methods
- To generate insights into the content and process of the qualitative methodology of field data collection
- To provide familiarity with and training in the use of specific data gathering tools being used in the study.

Procedure

As introduction, the Resource Persons recapitulated the purpose, objectives and methods of the study and the broad approach and philosophy of participatory field studies. Following this, the guidelines and procedures for fieldwork (summarised in the attached note “Do-s and Don’t-s for Fieldwork”) were presented and discussed.

Next, the question of the size and structure of the Focus Groups was discussed. The importance of obtaining as much homogeneity as possible was emphasised, as well as the need for match between the men’s and women’s groups in order to cover broadly the same households. The broad procedure to be followed in Focus Group Discussions was also discussed, emphasising such points as

- the need for the investigator to act as facilitator and not guide or lead the discussion
- allowing the group to arrive at a consensus among themselves before recording their observations,
- offering clarifications, but only when needed
- giving sufficient time for group discussion but at the same time completing the exercises before the group becomes bored or tired
- being alert to difficulties and context-specific problems. (See note on Guidelines and Procedures for Tools

Other issues discussed and clarified were

- how to handle group discussions and
- how to develop the time line and arrive at a reference point

Tools

The three tools to be used for data gathering were then taken up one by one. In each case, the tool was first introduced and discussed in depth, its purpose and use explained and clarifications given about possible difficulties. The guidelines for use found along with each tool were distributed.

Intensive training in the use of each tool was done through a series of three exercises at different levels.

1. Self level—participants reflected on their experiences of daily life in the context of a codified format (This exercise was not used for the third tool as it was found to be unnecessary in that case)
2. Vicarious or imagined level— participants used the insights gained to reflect on their imagined experiences of their clients (men and women in the rural communities with which they were familiar) using the same format.
3. Field level – participants carried out the exercise in the field with men's and women's groups under the observation of the same field supervisors/resource persons.

The first two exercises were carried out during the workshop and the third one during the first two days of the (six-day) fieldwork. In all cases, feedback was given by the resource persons to help in mastery of the tool.

Tool 1. Time Clock

1. In the first exercise, the participants were divided into small groups which were comparable in factors like age, gender, marital status and working spouse or not, and asked to work out the time clock for men and women in their own lives. This provided insights into some of the factors that might affect daily activity, time use and difficulties of measurement.
2. In the next exercise, the participants were divided into pairs and each pair worked on the time clock for men and women in communities with which they were familiar, such as fisherfolk, agricultural labourers, tribal groups and small farmers. This gave them the opportunity to summarise what they had observed and to reflect on differences.

Detailed discussions following the exercises enabled participants to understand the tool and gain confidence in handling it with the community.

Tool 2. Gains and Losses

This tool was concerned with eliciting responses about attitudes, values and perceptions (positive and negative changes in individual and group life over a period of time) rather

than estimates of concrete activities (as in the case of Time Clock). Hence the two exercises were used in a different manner.

1. The group was divided into two, on the basis of residence—one group was Puducherry-based, and the other worked in rural field sites where long distances had to be covered to reach their project villages. The first group developed five criteria on changes in life in Puducherry over the last five years and then arrived at a consensus about whether the changes were in the positive or negative direction. The second group did the same with reference to changes in workload, working conditions and facilities at MSSRF in the same period. These exercises gave the participants insight into both the process of evolving criteria and of arriving at consensus.
2. Next, there was in-depth discussion on each of the ten dimensions selected for the study and on how to clarify these concepts with the community. Examples were sought from the participants about each aspect, how and in what language it should be explained and what clarifications should be given, and then on how these might be interpreted by men and women in different communities. It was emphasised that the reactions of men and women to this tool were expected to be quite different.

Tool 3 Institutional Linkages

After explaining the objectives, the checklist of institutions was circulated and discussed. It was pointed out that changes in both mobility and knowledge could be related to changes in the "mental space," which is the space in which institutions are perceived.

In the first exercise, the participants worked at the second level and attempted to list out the institutions which might be of significance to the communities they worked with, prioritise the first three, and then do the same for the institutions linked with the period previous to the formation of the SHG, which was taken as the reference point. This exercise was first done for women, and then for men, and possible differences were discussed. It was noted that banks were the highest in the list for women now, but not earlier, while for men the primary agricultural cooperative was the major institution both then and now.

In the second exercise, familiar local events were used to determine the reference point which should be adopted.

The importance of arriving at consensus and the procedure for doing so, as well as the importance of fixing the reference point were again emphasised at the end.

Mina Swaminathan

Appendix 5

Patterns of Time Use

1. Sl.No	2. Site, village, group	3. Class - Farming, Labour	4. Caste/ethnicity - D.T.O	5. Season - Peak, Lean	6. Men's working hours	7. Women's working hours	8. Difference W > M	9. Men's leisure hours	10. Women's leisure hours	11. Difference M > W	12. Women's hhd work hours
	Wy/pp	L	Mix	--	9.5	13.5	4	6.5	3.5	3	5
2	Wy/PA	L/SE	"	--	9	10	1	6.5	6.5	0	7
3.	Puducherry	L	Dalit	Peak	11	14	3	6	3	3	4
4.	"	"	"	Lean	9	13	4	8	4	4	4
5.	"	L+F	Other	Peak	10	13	3	6	4	2	4
6.	KHArI	L + F	Tribal	Peak	12	15	3	3	1	2	7
7.	"	"	"	Lean	10	14	4	5	2	3	5
8.	KHPad	"	"	Peak	10.5	15.5	5	4	1.5	2.5	7
9.	"	"	"	Lean	10	13	3	6	2	4	11
10.	KHPan	F	"	Peak	11.5	13.5	2	3.5	2.5	1	3.5
11.	"	"	"	Lean	10.5	14	3.5	5.5	2	3.5	5
12	KanSEI	L/SE	Mixed	Lean	7.5	13.5	6	6.5	2	4.5	7
13	KanMJ	L/E	Other	Lean	9	11.5	2.5	9	5.5	3.5	6
14	KanRSGA	F	Other	Peak	12	16	4	15	1	4	5.5
15	" "	"	"	Lean	4	8	4	12	7	5	3.5
16	ChSR	F+L	Other	Lean	5.5	7	1.5	8.5	8	0.5	5.5
17	ChVM	L	Dalit	Lean	11.5	8	-3.5	5.5	7	-1.5	3
18	" "	"	"	Peak	11	13	2	5	4	1	5
19	ChKP	"	Tribal	Lean	13.5	10.5	-3	3	4	-1	4
20	ChKP	"	"	Peak	11.5	16.5	5	4.5	2.5	2	7

Abbreviations: L, Labour; SE, self employed; F, farming; D, Dalit; T, Tribal; O, OBCs or other backward castes; hhd work, household work

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