

GENDER AND POVERTY  
IMPACT OF SOCIAL MOBILIZATION  
SUSTAINABLE AGRICULTURE AND  
MICRO CREDIT INTERVENTIONS

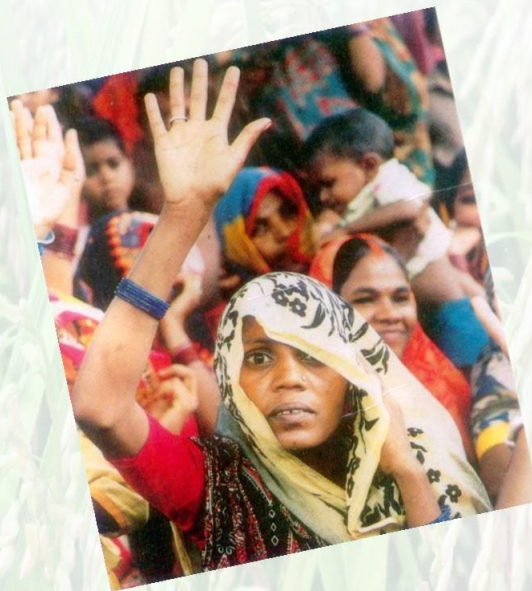
*Lessons from*

*Gorakhpur Environmental Action Group*

*Study conducted by*

**Ranjani Krishnamurthy**

With the support of GEAG Team



**March, 2004**

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<sup>1</sup>We would like to acknowledge the time that women and men gave amidst their struggle to eke a livelihood.

**GENDER AND POVERTY IMPACT OF SOCIAL MOBILIZATION,  
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## EXECUTIVE SUMMARY

**Background to GEAG:** A small group of research students of the Gorakhpur University, Uttar Pradesh initiated the Gorakhpur Environment Action Group (GEAG) in 1975 with the objective of raising awareness on environment amongst students and the larger public. This informal organisation soon became a recognised centre on environmental concerns. GEAG's programmatic mission as of 2004 is to upscale and refine its development models for promoting sustainable livelihood of economically challenged agriculture-based communities through a combination of field-based work, research, advocacy, partnerships with other like-minded organizations. Gender and social equity are cross cutting issues in its work. Its field based work informs its other work, and is based on a three pronged strategy of:

- i) social mobilization (through development SHGs, village to state level *morcha* or struggle units, and village level federations bringing the two together),
- ii) sustainable-agriculture interventions (techniques, marketing and service centers)
- iii) micro savings and credit programmes

**Objective of the gender and poverty impact assessment:** In the past, gender impact assessment has been part of a larger evaluation of the organisation as a whole, and hence adequate time could not be given to this aspect. To bridge this gap GEAG initiated gender and poverty impact assessment, with a particular focus on its field-level social mobilization, sustainable agriculture and micro credit interventions. The specific objectives of this exercise, carried out in the month of November, 2003 was as follows  
To assess the gender and poverty impact of GEAG's field level interventions,  
To draw policy, programmatic and institutional lessons from what has worked for replication, and from what needs to be improved for further refinements,  
To build capacity of the GEAG team on gender and poverty impact assessment; so that such assessments could be institutionalised.

**Methodology:** To achieve these objectives, the study conducted with the help of research team drawn from amongst GEAG's team members examined poverty and empowerment impact (power to, power with and power within) at individual, collective and wider levels through semi structured interviews and participatory methods with individual members, SHGs and village federations (*morcha* units were studied as part of federations). Comparisons were made between the current status of members and non-members of similar economic situation when the groups started, as well as members' status before group formation and as of date of the review (the groups are between five to ten years). Causality of change was also ascertained.

### Key Findings

GEAG's field interventions in Eastern UP has immensely strengthened the struggles of poor women and men members in its project area against poverty, and gender and caste-based discrimination.

**Targeting and coverage:** The project has indeed reached out to those belonging to marginalized sections. Around 90% of SHG members are women. Seventy six percent of members were very poor or poor at the time of group formation, 47% of members are dalits, 15% are Muslims, 56% of members are women-headed, and 73% are small farmers and marginal farmers. The proportion of members belonging to these categories, as well as elderly, is higher than their representation in the population in the project area. In terms of coverage, data from 10 villages suggests that an impressive 81% of poor households in the ten villages studied are members of the groups in the village. However, the reach to adolescents, disabled and landless is lower than their representation in the population.

**Household Poverty impact:** Members of SHGs were better positioned with regard to household food and fuel-hood security and when compared to non-members. A greater proportion of members sent their children to school, as well as made use of child-care facilities. A high 85% of the members (in contrast to 65% in the case of non members) reported that their poverty had reduced since the time of commencement of SHGs. Significantly, while those who were very poor or poor constituted 76% before group formation, it was only 46% afterwards. This reduction in poverty can be attributed to expanding household ownership of livestock, diversification of household livelihood sources, access to paid employment, returns to land and produce, decrease in production expenditure (through greater reliance on organic products) and decrease in leakage on alcohol. Except the number of days of male employment, the improvement in these respects was significantly better in the case of than non-members. However, 46% of members are still poor or very poor according to their own perceptions. Nineteen percent of member households face food shortage during lean months of the year. Forty percent live in thatched roofing and do not have access to legal electricity. Eighty eight percent of member households with children report that they do not send their children to child care facilities of the government. When faced with food shortage greater proportion of member than non-member households (more non dalits with perhaps greater social contact with better off) report cutting down food (non-grain) consumption. Rates of mortgages were higher amongst non-members than members. While dalit members faced much lesser discrimination than before (and than non member dalits), it still persisted in schools and health centers, and in a minority of SHGs.

### **Impact on women's poverty**

Intra household gender differentials with respect to access to food, clothing, children's education and with regard to child mortality are lower amongst members when compared to non-members. A significantly greater proportion of members who delivered in recent years reported having access to delivery with trained personnel. Women members had greater access than non members and than before to productive assets on their name; sources of own livelihoods (1.7 livelihood sources); number of days of employment; and income over which they had control. Further, while members reported an increase in livelihood sources and increase in income from self-managed activities, non-members reported a static situation with regard to number of livelihood sources and *decrease* in income from self managed activities. However, gender differentials still persist. Women

and girls eat last in 85% of households which reported that all members did not eat together (50% of member households), and seem to bear the brunt of food shortage. Mainly men owned land and house acquired through increased household income. Wages of women members are lower than that of men, men seem to have greater access to paid employment while women to unpaid work, and women members earn less income from the activities that they manage when compared to men. Women are working harder than men, but earning lesser. Around 40% of women members did not have control over income they earned. The recourse to girl child labour (after school) was much higher than boys in the case of members.

### **Women's control over their individual lives: power to**

Women member's control over their labour (gender division of tasks and roles), mobility, resources, reproduction, bodily integrity, and identity had improved, and was more when compared to non-members. In particular, women seem to have greater control over their savings (but much lesser than men in SHGs), silver jewels and livestock, control over their mobility, access to friendships (including from other caste groups), ability to invite or visit their parents when they want, ability to embark on non traditional tasks, and, surprisingly, over their reproduction and bodies (freedom from violence). Women have started entering the male domain of leadership in local self-governance institutions. On the other hand, they have lesser control over their reproductive work, menstrual taboos and immovable property of the household. They gave less freedom to adolescent girls than boys. While a majority did not openly profess son-preference, the sex ratio of the member households, like non members, is heavily skewed in favour of boys and men.

### **Women's collective power**

The women's SHGs, and federations have collectively intervened in the institutions of family, community, markets (labour, commodity and financial) and state (government) to uphold gender and social justice. Collective interventions of SHGs in the family have focused mainly on girl child education and prevention of child marriage, and to some extent on domestic violence against women. It is the federations, which have a larger backing, which have taken up and successfully dealt with domestic violence. Collective interventions of SHGs and federations at the community level have mainly focused on closing down arrack shops and addressing sexual harassment in public and work place, with moderate levels of success. Interventions have been stronger in commodity markets (service centers, sales, linkages with cooperatives, nascent- collective land purchase) followed by financial market, and least in the labour markets; with a need for strengthening the last two. Sixty percent of SHGs reported nominating women to contest Gram Panchayat elections (with 17% contestants winning). Both federation and SHG members attend Gram Sabha meetings, with 50% of the demands being met. Another impressive intervention is lobbying and advocacy by 80% of SHGs and both the federations studied to make local level government service accountable (ration shops, schools, health centers etc). They had established contacts with agriculture, animal husbandry departments, police stations, revenue officers, BDO office and Collector etc. An area wherein there is a need for clarity is whether groups- with a majority being poor-

should get into Shramdahn (labour contribution) collective activities or not, as they shift responsibility from the state to the poor, with the rich also benefiting from the collective labour of the poor.

**Women's power within:** In terms of individual attitudes, attitudes on adult women's mobility, economic role and leadership roles are changing. However, attitudes on gender division of reproductive work, responsibility for contraception, son preference, and restricting adolescent girls' freedom are still strong. At the collective level, of the 10 SHGs and two federations studied all (including men's SHGs) were able to articulate gender specific goals. That is the goals were not just articulated with respect to generic categories such as people, poor or households but with respect to poverty reduction of women and girls, or social, economic and political empowerment women and girls. However, the proportion of groups that expressed women's empowerment goals was slightly lower than those that expressed goals of women's poverty reduction (in particular SHGs, and in particular with reference to social empowerment). The federations were also more clear in articulating strategic class specific goals. An area for looking into is the fact that the federations and SHGs were less able to articulate strategic caste concerns. While caste inequalities have reduced, they do persist.

### **Key lessons from what has worked**

The poverty and gender impact of GEAG has not only been impressive, but been better than most NGOs and government which primary focus on micro credit. Three key lessons which emerge are:

#### 1. Household (HH) Poverty reduction:

- Need for going beyond micro credit, and in particular combining strengthening returns to land and produce through sustainable agriculture activities, along with micro credit.

#### 2. Reduction of women's poverty and women's empowerment:

- Need for not only targeting women as an important constituency, but also mobilizing them for struggles. The process of engaging in struggles- though not always gender specific- has strengthened the confidence of women to challenge violence against women and gender discrimination.

#### 3. For both HH poverty reduction and women's empowerment/poverty reduction

- Need to have appropriate organizational strategy at village level: forming of development (SHGs) and struggle units (morcha units) at the village level, and a unit to bring both spaces together (here federation); with leadership resting with women. Morcha units may also be required at higher levels for advocacy.
- Need to combine development with struggles. Development interventions (credit) with women make the grass roots organizations space (here SHG) acceptable to men, and are crucial for expanding decision-making space of women within the family. Struggle without development focus may not be as effective.

### **Key lessons and recommendations form what needs strengthening**

- Self-help and common struggles are not adequate as a poverty reduction strategy for very poor: Landless (including single women with to no land) and dalits have little resources to absorb credit or save large amounts, and cannot benefit out of self-help. GEAG should concentrate its collective land lease or purchase on landless (with a focus on getting land on women's name), as well as expand struggles around rights of dalits to land allotted to them.
- Poor women are a diverse group, and there is a need for recognising this diversity and targeting vulnerable groups amongst poor women. It is important to recognise that older women and men oppress the younger, landed the landless, the able bodied the disabled and so on. A key recommendation for GEAG is to recognise this diversity, and make sure that these marginalised women are included.
- Merely targeting women is not enough for addressing gender specific dimensions and causes of poverty, or empowering women, but conscious gender transformative strategies have to be woven in: Some of the recommendations include compulsory gender trainings, institutonalising gender within group objectives, annual action plans and monitoring systems, rethinking whether male exclusive SHGs should be formed or men should be encouraged to give part of their income for women to save, combat dowry and son preference through a social movement, setting of dowry free marriage bureaus and using legal measures where necessary, enhancing private and collective ownership of land and house by women, strengthening women's leadership in federations and PRIs, promoting struggles around equal wages for equal work, monitoring adherence to prenatal diagnostic act by scanning centers nearby.
- Merely targeting marginalsied amongst women is not enough, but the specific ways in which gender and diversity issues interact needs to be taken into account: The hierarchy between young and old, those with sons vs daughters, dalits and non dalits, relation positions needs to be addressed concretely through not only putting in place quotas in membership and leadership positions, but also evolving systems like encouraging collective ownership of land by women (which will go the next generation of women than sons), organizing marches of mothers celebrating adolescent daughters, organizing marches of women with sons against dowry, forming groups of single/dalit/disabled women at district level, organizing separate training for young women on gender and agriculture, making it compulsory that everybody would drink a cup of tea in the house the person hosting the meeting etc.
- Recognise that there may be trade offs between women's participation in economic programmes and their work load, work load of girl children and male responsibility, and hence monitor that women's economic participation is not at the cost of male relaxation and increase in off school work load of girl children, strengthen child care facilities, and sensitise men to share work burden.

## **Gender and Poverty Impact of Gorakhpur Environment Action Group**

- **Ranjani.K.Murthy,**  
- **GEAG team**

### **1.0 INTRODUCTION:**

Influenced by environmental movements in India and abroad, a small group of research students in the science faculty of Gorakhpur University, Uttar Pradesh initiated the Gorakhpur Environment Action Group (GEAG) in 1975 with the objective of raising awareness on environment amongst students and the larger public. This informal voluntary organisation soon became a recognised center for research, advocacy and networking on environmental concerns. In the first decade of its existence it also initiated its long-term work at village level on aspects related to environmental and resource management, mainly with women and other oppressed groups.

Recognising that field based work required some funding, the members of GEAG registered the organisation under the Societies Registration Act in 1983 (which enabled it to access funds from the government) and under the Foreign Contribution Regulation Act (FCRA) in 1985 (which enabled it to access funds from aid agencies abroad). GEAG now intervenes at the micro or village level through its sustainable resource management interventions, at meso level through its capacity building, research and dissemination efforts on sustainable development, and at macro level through its advocacy efforts. Gender is a cross cutting issue. Acknowledging its achievements and expertise, the United Nations Economic and Social Council (ECOSOC) accorded special consultative status to GEAG in the year 2000. GEAG has also been recognised as a regional hub for Intersard – a network to facilitate web-based information on issues of Sustainable Rural Development and Natural Resource Management.

GEAG's programmatic mission as of 2004 is to upscale and refine its development models for promoting sustainable livelihood of economically challenged agriculture-based communities through:

- Multiplying existing development models in vaster areas and communities,
- Developing networks of farmers for mutual help and more economical impacts,
- Promoting alliances and coalitions among like-minded NGOs for advocacy, and for collaborative partnerships towards wider and sustainable programmatic impacts,
- Disseminating experience based know-how to other development organization, and
- Maintaining gender equity and policy advocacy as important cross-cutting themes.

Its field level sustainable agriculture interventions informs its collaborative partnerships with NGOs and advocacy work. While its field level work has been evaluated in the past from a gender lens by missions fielded by its funding agencies, gender impact assessment



has been part of a larger evaluation of the organisation as a whole, and hence adequate time could not be given to this aspect. GEAG hence invited a researcher with gender and poverty expertise, who was familiar with GEAG and the agencies funding it, to facilitate such an exercise.

The objective of the gender and poverty impact exercise was defined collectively with the GEAG team in the month of November 2003 as follows:

- To assess the gender and poverty impact of GEAG's field level interventions,
- To draw policy, programmatic and institutional lessons from what has worked for replication, and from what needs to be improved for further refinements,
- To build capacity of the GEAG team on gender and poverty impact assessment; so that such assessments could be institutionalized.

To achieve these objectives, the study examined poverty and empowerment impact at individual, collective and wider levels through semi structured interviews and participatory methods with individual members, SHGs, village federations, and morcha units. Comparisons were made between the current status of members and non-members, as well as members' status before group formation and as of date of the review (the groups are between five to ten years). Causality of changes was also ascertained. The guidelines and methodology for the study were prepared, pilot tested and finalized with the GEAG team. This process not only strengthened the capacity of the GEAG team on gender and poverty impact assessment, but also added many dimensions of enquiry, which the lead researcher had not thought of.

The findings from this study are presented in this report. The second section gives a profile of the project area, and the objectives and elements of the GEAG's field programme, so that the reader can contextualize the findings. The third section outlines the conceptual framework underpinning the study, as well as the scope of the study, sample size, and the methods used. The fourth section presents findings of the study on group processes (SHGs and federations) and implementation of savings and credit, agriculture and training activities. The fifth section examines impact of GEAG on household poverty, and gender and caste specific dimensions of poverty of women and dalits. The sixth section examines impact on women's empowerment at individual level, group level (SHG, federation and morcha unit) and wider level. The concluding section summarizes key findings and pulls out lessons for the different stakeholders directly associated with GEAG, as well as policy makers and planners of other poverty reduction programmes.

## 2.0 **THE CONTEXT:**

### The context of the field area:

Uttar Pradesh (UP) is one of the poorest states in India, with an estimated 30.9%\_ of the households living in income poverty in 1999-2000 ([www.indiastat.com](http://www.indiastat.com) cited in Parikh

and Radhakrishna, 2002<sup>2</sup>). Poverty levels are higher amongst dalits when compared to members of other communities. If one examines performance of the state vis a vis a broader range of human development indices- life expectancy, literacy and per capita income- the absolute value of HDI of UP was only 0.348 in 1997, which is below the national HDI value. Like all across India, the GDI value is lower than HDI value at 0.293 in 1997 indicating the persistence of gender inequalities in access to basic needs like health and education (<http://www.undp.org.in/report/IDF97/idfdisp.htm>). Gender Empowerment Measures are not available for UP. Data on the population sex ratio indicates that it stands at an abysmal low of 898 women per 1000 men in 2001, and women's wages are 20% lower than that of men (women earn Rs 45 against men's wages of Rs 55 for sowing in UP for the years 2001-2002-<http://labourbureau.nic.in/wrr2t3a.htm>). While the absolute levels of literacy and health of women in UP women and girls has improved over the years, gender disparities persist and in some respects- like the increase in dowry- their position may have worsened. In all these respects, other than perhaps the sex ratio, Eastern UP fares worse than the average for UP. It is hence not surprising that Eastern UP has been prioritized by donor agencies for development intervention.

#### Profile of two villages

The Table 1 below gives a profile of two villages in the project area. As can be seen the access of schools above primary level, primary health center (and in one village even access to trained ANMs), roads, bus service and agricultural markets is limited, and defies international standards set by UN and national standards.

**TABLE 1: ACCESS OF TWO VILLAGES TO BASIC FACILITIES**

	Sarpataha	Dudhai
Gram Panchayat office	In the village	1 km away
Schools		
- primary	In the village	In the village
- middle school	4 km	2 km
- secondary	4km	3 km
Health		
- Primary Health center	8 km In the village	5 km In the village
- Trained auxillary nurse midwife		
Child care and nutrition center	In the village	In the village
Ration shop	In the village	In the village

<sup>2</sup> S. Parikh and R. Radhakrishnan eds, 2002, *India Development Report 2002*, Oxford University Press, New Delhi

Road connection	In the village	In the village
Bus service	1 km	3 km
Agricultural market	4 km	3 km
Agriculture cooperative	4 km	2.5 km
Banks	7 km	3 km
Post office	In the village	3 km

### GEAG's field interventions

It is this deep-rooted poverty outlined above and its gender and caste specific dimensions that the field level interventions of GEAG in Sardarnagar and Campeirganj blocks (20villages each) of Gorakhpur district sought to address. The project has adopted a three-pronged strategy: **social organization, sustainable agriculture promotion, and micro finance programmes.**

As part of its *social organisation* intervention, there are separate organisations for development (SHGs) and struggle or activist oriented interventions (morcha units), and a combined one bringing both strategies together (federations).

- Most development interventions take place through small *self-help groups of poor*, which are compulsorily involved in savings and credit. Those SHGs which have 'greened', are also involved in sustainable agriculture interventions. SHGs also try to address issues of domestic violence amongst members, failing which they take the support of federations where they exist, and if not of morcha units. Thus the distinction between struggle and development organizations is slightly blurred. As of now GEAG has initiated 300 SHGs of which 180 have been greened. 3194 people are members of the SHGs, of whom 2829 are women. The SHGs have been given training on account-keeping, functioning, greening (Liesa technique), group management, saving & credit, conflict resolution, procurement of inputs, problem solving approaches, income generation activities, right based problem solving, health and hygiene, literacy, use of local know how for better results, kitchen gardening, raising social issues, etc. On every topic 2 days of training is organized either in the concerned villages or in the training center at Campierganj.
- The struggle oriented interventions take place mainly through '*morcha*' (*struggle*) *units* which wage struggles against anti-poor agriculture related policies and interventions of the government, the private sector (e.g. water pollution through factories) and the upper castes (e.g. land encroachment), and to promote land consolidation, land records regularization, higher wages and other

reforms that are pro-poor. Morcha units have been formed at village level and Gram Panchayat level by GEAG, and with other NGOs at Block, district and state levels. The morcha units have received training on concepts of morcha formation, leadership, consolidation of land, land patta, and other land-related legal aspects. The trainings are organized at the village level and at Campierganj training center. The trainings are usually of two-days duration.

- The development and struggle oriented interventions come together at the village level through federations, a newly (since 2002) initiated body. The *federations* monitor both the development and agricultural struggle oriented interventions of SHGs and morcha units in the village, as well as carry out development interventions that are relevant to the entire villages (shramdhan to clean tanks, repair roads, maintain common meeting place) and wage struggles outside the sphere of agriculture (like demanding improvement in functioning of schools, anganwadi centers, health centers, and ration shops, petitioning government and Gram panchayats for better roads, electricity and water supply, and addressing issues of gender and caste based violence that could not be addressed at the SHG level). The federations have received training on concepts of federation, leadership, conflict resolution, greening of SHGs, promotion of LEISA inputs, monitoring of SHGs, agro service center, farmers field school, morcha unit etc. The training on each topic is for two days, and is organized either in the village or the Training center at the Block level .

Its **sustainable agriculture programme** is the focal point of GEAG’s field based interventions, and it has a longer history than its micro credit programme. Through the greened SHGs it seeks to promote vermi-composting, composting, integrated pest management, flood management and crop diversification. As of March 2004, the number of farmers adopting each of these techniques is stated in Table 2. It is apparent that women constitute 90% of the adopters of various technologies, other than Nadep composting (wherein they constitute 26% of the adopters). The reason given for this is that Nadep composting involves significant masonry work, which men tend to do as per traditional division of labour. However, it is possible to break this labour, as shown by innovative water and sanitation programmes with NGO involvement, wherein they have trained women to become masons and water pump mechanics.

**Table 2:**  
**GENDER PROFILE OF ADOPTERS OF DIFFERENT SUSTAINABLE AGRICULTURAL TECHNIQUES**

Techniques	Number of farmers		
	Male	Female	Total
Vermicompost	67	378	445
Compost Pits	33	3022	3055
Liquid Compost	78	572	650
Nadep Compost	182	63	245

Bio-pesticides (cow-urine, neem preparation, tobacco, garlic, ash and other herbal preparations)	455	3045	3500
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It also promoted farmers field schools (for solving crop-specific problems of farmers) and Agro service centers (that provide input and marketing services) that are run by individual members of SHGs or collectively by few members. In Camperiganj cluster, there is a demonstration farm, laboratory (for soil testing) and training center that is managed by GEAG field team. As of now 12 farmers field schools and 12 agro service centers have been established in the project area.

Its **micro finance programme** started only in mid 1990s, and aims at addressing the credit needs to support its sustainable agriculture programme, as well as to meet the consumption and non-farm credit needs of the poor. Small credit needs (up to Rs.5000) are met through internal savings of members of SHGs, while medium (5001 to10000) and large scale credit needs (above Rs.10000) are met through loans from programme broadened beyond credit and savings from bank. The strategy adopted was to link the SHG members to local banks. As of March 2004 the savings of the 300 SHGs amounts to Rs. 26 lakhs. Ninety seven percent of the SHGs have been linked to local banks (Rural/Commercial) for obtaining loans, and they have accessed Rs 50 lakhs (approx) from local banks. In addition GEAG has lent Rs 3 lakhs to SHGs as revolving fund. The capital of the SHGs through internal savings, interest on loans given, and bank disbursement from CCL comes to Rs 80 lakhs.

### 3.0 METHODOLOGIES AND METHOD ADOPTED FOR THE STUDY

#### 3.1 Methodology

It may be useful to distinguish between the methodology and method adopted during the study. Methodology refers to the conceptual framework underlying the strategy, while methods refer to the tools used during the study.

#### Conceptual framework

The emphasis on gender impact has been on studying impact on **women’s empowerment** and not on addressing men’s gender differentiated needs, as the project area is marked by gender inequalities that disadvantage women much more than men. Empowerment in this study is seen as a process of “*exposing the oppressive power of existing gender (and social) relations, critically challenging them and creatively trying to shape different social relations*” (Wieringa, 1994, parenthesis added<sup>3</sup>). Empowerment can be discussed at three levels: “power to”, “power with” and “power within” (Williams et al, 1994)<sup>4</sup>.

<sup>3</sup> Wieringa, S, 1994, ‘Women’s Interests and Empowerment, Gender Planning Reconsidered’, *Development and Change*, 25, 829-48

<sup>4</sup> Willaims et al 1994, cited in Zoe Oxaal with Sally Baden, 1997, Gender and Empowerment: Definitions, approaches and implications for policy, Swedish International Development Cooperation Agency, Sweden.

Power to refers to power of individuals to have control over their lives, and to have a say in decision-making process within the household and in the broader public. Gender is one variable that has a bearing on “power to” dimensions of women’s empowerment, the others being caste, class, age, headship, marital status, sex of children and so on. “Power with” refers to power that derives from people organizing together with a common purpose and understanding to achieve collective goals. In the context of women’s and dalit empowerment, “power with” can be seen as the extent to which the collective of women are able to negotiate their gender, caste, class and other interests vis a vis institutions of the market (labour market, commodity market, financial market), the state (government offices, judiciary, Gram Panchayat, political organizations) and the community (caste Panchayats, social norms on gender and caste). It also refers to the extent to which collectives are able to influence processes in favour of women and dalits in the wider society. “Power within” refers to power derived at both individual and collective level, but involving dimensions of a higher order like self-awareness, confidence and assertiveness. In the context of women’s and dalit empowerment, it also refers to awareness of strategic gender, caste, and class interests.

To ascertain where women were with respect to “power to” and “power within” dimensions of empowerment, an individual level semi structured questionnaire was evolved covering indicators of women’s control over their labour, resources, mobility, fertility, body (including violence) and women’s awareness of their strategic gender and caste interests. The questionnaire also measured the changes in women’s control and strategic gender awareness between the time of joining the groups and as of date, and the reasons for the same (to distinguish project related impact from other causal factors). Apart from the ‘before-after’ comparisons, a comparison was made between where members and non-members (from a similar background at the time of joining the group) where with respect to the different indicators of empowerment at these two levels. The member questionnaire was modified and used with non-members (of a similar background). To ascertain dimensions of women’s empowerment at collective or “power with” level, semi structured questionnaires were designed for holding focus group discussions with SHGs, federations and morcha units. These questionnaires examined collective and strategic (gender) interventions of the group in the labour, financial and commodity markets, in mobilizing government programmes and services, in making Gram Panchayats accountable, in making use of legal and police machinery, in changing social norms governing women and girls, and in collectively intervening in instances of violence against women and girls. They also examined awareness of the group on strategic gender interests of women in the SHG/village/Block.

**Poverty** can be discussed at two levels: dimensions and causes, and there are gender and caste specific aspects to each. An attempt was made to capture poverty impact at both these levels and capture both gender and caste specific aspects. In terms of dimensions, poverty can be seen as lack of access to tangible basic needs such as food, clothing, shelter, water, nutrition, health and education, as well as intangible ones like human dignity and freedom. To effectively capture the impact on gender specific dimensions of poverty it is important to go beyond the household to the individual level. The individual member/non-member questionnaire included questions to capture “access” to basic needs

of women/men, adult/elderly men, adult/elderly women, boys and girls. As there are differences amongst women and girls on the basis of caste, questions on caste-based equity in access to education, health, water and nutrition were also included. Apart from capturing access to each basic need, an attempt was also made to capture members' own perceptions on changes in their overall well-being since joining group. Moving on to causes, poverty can be seen as an outcome of failure of endowments (land, savings, labour, membership in family/state/community), exchange entitlements (for inputs, for produce, labour, state/family/community membership) and productivity of productive assets. Again these failures operate in gender and caste specific ways. The questions on empowerment at the individual level (member/non-member questionnaire) and collective level (SHG/federation/morcha units) captured many of these variables automatically. Hence no set of separate questions was framed to capture these aspects.

The conceptual framework recognized that women are a diverse group, and caste, class, headship, marital status; age, disability and nature of relationship to village are important elements of diversity. An attempt was hence made to examine who is included and excluded from the membership and leadership of groups at various levels and who has access to how much of loans. These issues were integrated into the SHG and federation/morcha questionnaires. Amongst the different aspects of diversity, caste was given particular importance in the context of Uttar Pradesh. Apart from issues of inclusion and exclusion of dalit women, access of dalit women to basic needs and group resources, whether the group had any way broken caste hierarchies within and outside the group were examined. The SHG and federation/morcha questionnaires, for example, examined whether venue of meetings were rotated irrespective of caste/whether it was held in a caste neutral place, whether members of different castes drank, ate and sat together, and whether members of different caste visited each other's house during festivals and occasions. They also examined whether the groups at different levels had intervened in instances of caste, conflicts in the village or caste discrimination in schools, Anganwadi clinics, and health centers etc.

### Sampling

The sample size comprised of 30 members, 10 non-members, 10 SHGs and 2 federations (morcha activities were studied under federation) Two criteria shaped the sample size: that it should allow for representation of the population, and that it should be manageable within the time frame. The 10 SHGs selected for the study roughly represented the gender and grade composition in the project area. Thus 90% of the selected SHGs were women exclusive, and one was men exclusive. Forty percent of the SHGs selected were good performers, 60% were moderate performers. From the selected SHGs, 30 members were selected randomly. Ten non-members of similar economic status when the group began were selected. The two federations and 5 morcha units were average performing ones. While a bigger sample size is necessary for generalizability, time was a major constraint.

### Methods:

A combination of semi structured interviews and participatory methods were used as part of the study. Care was taken to ensure that the interviews were conducted in a dialogue mode with the flow of conversation determining the sequence of questions, rather than the sequencing of questions in the questionnaire determining the flow. This dialogue was interspersed with the participatory methods indicated in Box 1, which were used depending on the familiarity of the researcher. Wealth ranking, however, was used by all the researchers.

### **Box 1**

#### **Methods used in the study**

Wealth ranking exercise: The wealth ranking exercise usually entails classification of households in a village into 3-4 economic categories by 4-10 members of the same village based on their perception of each household's economic status. Subsequently the group of informants is asked to spell out the reasons behind their classification. This was used in the study with SHGs to find out impact of membership in the group on well being of members.

Happiness-mapping: Happiness mapping entails mapping of whether people are sad, happy or somewhere in-between in their lives. It is premised on the belief that income and poverty measures (like those captured in wealth ranking) need not capture happiness of people. In the study the research team used this exercise to capture whether members were less or more happy as a consequence of joining the group

Decision making matrix: Decision making matrix entails mapping of who (member, husband, mother in law, father in law etc.) takes what decisions within the household. Pictures are drawn of various decisions and people, and participants are given around 10 stones and asked to distribute these stones across the different people in the household based on their role in decision-making. In the case of the study this method was used to find out decision making pertaining to loan, reproduction etc

Gender division of labour and resources mapping: This entails mapping of who does what work in the house, where, how long and at what wages, and also who has access to and control over household resources. In the study this method was simplified and used to examine intra household division of labour, and access to and control over credit, land, house, jewels, livestock, income and other assets

Mobility-mapping: Mobility mapping entails mapping how far and to which institutions women and men travel to carry out their roles and responsibilities. In the case of the study the exercise was used to discern changes in mobility patterns of members as a result of taking part in the activities of the project

Chapatti-diagramming: Chapatti diagramming entails examining how close or far away psychologically people are from particular issue or institution, and also how important the particular issue, institution or location is. In this study this method was used to examine the SHGs/federation/morcha unit's perceptions on importance and psychological distance of different government and non-governmental institutions



## **4.0 GROUP FORMATION, STRENGTHENING AND ACTIVITIES**

### **4.1 SHGs**

Genesis of SHGs and criteria for membership: All the 10 SHGs studied were initiated by GEAG.

Difference between GEAG initiated SHGs and other SHGs: In the ten villages studied, the government had initiated SHGs as well, and in one village another NGO had formed SHGs. Fifty percent of the SHGs that were interviewed mentioned that there were no differences between their SHGs and those formed by others. However, the rest of the 50% observed that in contrast to government and other NGO formed SHGs, from the beginning the GEAG made it clear that the SHG belonged to the members and the members had to stand on their own feet. Facilitation was geared to making the groups independent and sustainable. No subsidy was given to SHGs, while government formed SHGs received subsidy. There was no emphasis on agricultural activities in other NGO and government formed SHGs, while all the SHGs formed by GEAG were involved in (sustainable) agricultural activities.

Both the federations studied reiterated the above differences. In addition they observed that corruption was common in the government initiated SHGs and the mobilization within government programmes was not geared to enabling the poor to make claims on government services but to listen to them. At times the members were paid to attend meetings.

Drop out: A moderate 15% of members who joined the SHGs dropped out subsequently. The drop out rate seems higher in the nine women's SHGs, than the one men's SHG studied. Forty percent of those who dropped out did so because of inability to pay monthly savings (because of social problems in household, death of a family member, loss in husband's business etc.), 20% because they did not have time to attend meetings (all women) and 20% because of opposition from husbands. Few other reasons were also cited for dropping out like bank rules that members should not exceed 10-12 (as a result of which they joined another group).

Leadership: Each SHG has created the following leadership posts: president, secretary and Treasurer. A majority of SHGs selected the leaders through consensus. Qualities like ability to act without self-interest, take all members into confidence, negotiate on women's behalf with government, local bodies and others and give time to the group are taken into account while choosing a leader. In a high 70% of the SHGs studied the leaders are rotated, i.e the same person does not continue as a leader once elected. However the rotation does not appear to be frequent, as though the groups are on an average 5 years, 9 months old, only two new members have become leaders. In addition to official leaders, informal leaders were found in every SHG studied, i.e those who possess most of the leadership qualities mentioned above, support the official leader or act as the leader in her/his absence. On an average in every group 2 such non-official

leaders existed, which is indeed healthy from the viewpoint of sustainability of these groups, as well as their democratization.

SHG meetings: Each SHG meets once a month. In case of an emergency, the SHG calls for an urgent meeting and takes decision on payment of emergency loan and any other issue. Ninety percent of the SHGs studied meet in one of the members' house, with the venue being rotated across members. Such rotation is positive as it helps break social norms against people from different caste and religious background mixing together. On an average a high 87% of members attend SHG meetings. Unless the person has a legitimate reason, and informs the leader beforehand, she/he is not allowed to miss a meeting.

Trainings: All the 10 SHGs had received training on SHGs (covering SHG concepts, accounts, managing savings and credit, and maintaining records), and agriculture. Twenty percent of the SHGs had received training on morcha units, covering the need for morcha units in the village, its structure and functions, and their roles and responsibilities vis a vis the morcha unit. The training programmes were targeted at both members and leaders. Roughly 85-90% members had attended the training programmes.

From the SHG members' point of view, they found all the topics on which training was given to be relevant. Nevertheless, 70% of the SHGs studied expressed that they needed training on additional topics. The suggested topics included non farm income generation activities, women's health, group account training, sustainable agriculture, etc. As yet SHG members had not received training on the purpose of federations in each village, as it was a new structure that had been introduced. They also had not received in-depth training on gender concepts in general or issues such as gender based violence, though gender issues are integrated into the trainings on leadership, savings, agriculture etc.

All the training programmes were conducted in a participatory manner using games, stories, and group discussions. Sixty percent of the SHGs studied were fully satisfied with the methodology used. The remaining 40% felt that it was necessary to strengthen the methodology better by using pictorial charts, models, games, exposure visits of other villages, etc. for better understanding of the topics and issues.

As of now the training programmes of SHG members are held in the village itself and the training of office bearers of SHGs are held at training center or office at Sardarnagar. Sixty percent of the SHGs expressed that the venue needs to be changed and training should be held at the village level only while the remaining 40% were happy with the present venue. The timings of the training were from 12 PM to 3 PM so as to suit women's reproductive and productive responsibilities. A majority of the SHGs (70%) studied were happy with these timings; while 30% of the SHGs expressed that the timing should be changed to suit according to the seasonality of agricultural work load.

The resource persons for these training programmes were drawn from GEAG staff, supervisor, coordinator, etc. Fifty percent of SHGs were happy with the present choice, while the remaining 50% suggested that the resource person should also include

innovative farmers and master trainers, and the resource person should give training only in the local dialect.

The 10 SHGs studied provided savings, micro credit and agricultural services to its members. In addition they came together to address village specific basic needs and gender issues through the federation.

Savings activities:

On an average, members of the 10 SHGs reviewed save Rs 27 per month (see Table below), but if one excluded the lone men's group- Akhtar Husain- savings Rs 100 per month the average figure would be around Rs 19. The differences in wages of men and women, as well as differential control over household income, may explain the differences in amount saved by women's group and men's group. A meeting could be held in each village with husbands of women members, to encourage them to contribute to their wives savings in the groups.

During lean employment and income seasons, a high eighty percent of the SHG members manage to save out of their own earnings or households earnings. 6.5% percent save out of cutting down consumption of tobacco and luxuries. This can be seen as positive strategies for coping with seasonal vulnerability. However, 14.5% save during lean seasons through negative strategies like cutting down consumption of necessities (6%) and migrating (8%). The proportion of women adopting negative strategies is higher than the proportion of men. This is an area that may need to be looked into in the coming years. Another area to be looked into is tapping savings of members during peak income or employment seasons. A significant 26% of members save outside the group during this peak period, in banks and other places.

Lending activities: 72% of the members had taken loans from the SHG at some time or the other- either internal loans (from savings capital) or/and CCL loans<sup>5</sup> with a vast majority of the loanees having taken both kind of loans. Except for one person, all those who did not take a loan mentioned that they did not need a loan, or that they were new members (who had entered after some members had dropped out). One-person however- a dalit- mentioned that she was not confident of repaying and hence did not apply for a loan. On an average the members who had availed loans had taken 1.8 loans since joining the group, taking an impressive average amount of Rs 13,115.00. Forty nine percent of loans were for direct production purposes, 40% percent were for consumption purposes, and 11% were for redeeming loans/assets with moneylenders; which could be considered an indirect production purpose as it reduces leakages on interest, as well as may enhances productive asset base of households. While the high 40% of loans for consumption implies that incomes are not directly being enhanced, it can however reduce indebtedness in the long run. Further good nutrition, health and education are important for engaging in productive activities. Of greater concern is whether dependency on loans for consumption purposes is increasing or decreasing over time, which needs closer

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<sup>5</sup> CCL refers to Cash Credit Limit, which the commercial bank fixes for each SHG, upto which it can give loan to that SHG. Usually, this limit is 144 times the savings of the SHG. This limit is fixed in principle as per guidelines of RBI, but in practice, the banks lend only 4 times the savings amount.

monitoring. Another concern is that some of the consumption loans have gone for marriages of children, and tend to be loans of huge amounts. It may be important to monitor whether loans are being taken for perpetuating the system of dowry, and evolve strategies to combat such practices. 2% of loans were for second marriages to the same person<sup>6</sup>.

Equity in access to loans: Yet another issue is equity in access to loans- both in terms of number of loans and the loan amounts. The proportion of non-loanees was much higher (70%) in the lone men's SHG studied than the average for the 10 groups (28%). The average number of loans taken by male loanees (2.3) was only slightly higher than the average (1.8), but the amount of loan taken by the male loanees (Rs 68,000) was over five times higher than the average loan amount for the ten SHGs (Rs 13,115). Such inequalities though much less marked in women's groups were also present, with loans taken ranging from Rs 60,000 to Rs 100. Amongst the total loanees, 48% had taken only one loan, While 18% of total loanees had taken 3 or more loans. Dalits, while constituting a higher proportion of members than in the population, had accessed slightly lesser number (1.64) and roughly half the amount of loans (Rs 6752) than the average, probably showing their lesser absorptive capacity than discrimination, as most of the groups are dalit exclusive or numerically dominated by dalits. Expanding absorptive capacity of dalits is going to be a challenge in the coming years. The highest number of loans were taken by OBCs (2.05 per loanee), and amount of loan by Muslims (Rs 28222-half of whom were male members), and then the OCs, who are relatively better off amongst the poor (Rs 16550). The overdue rate was highest amongst OCs (45%), and lesser than average amongst dalits (3%), and least amongst Muslims (0%)

Ability to meet credit needs through groups own resources: As of now none of the 10 SHGs studied were able to meet the entire credit needs of members through their own resources (savings of members, interest earned through lending, membership fees etc). 30% of the SHGs could meet less than 25% of the needs, 60% of SHGs could meet only 26-50% of the needs, and around 10% of SHGs could meet around 51-75% of credit needs. There was no marked difference in ability of men's groups and women's groups to meet credit needs from their own resources.

Repayment: The overdue rate is 9%, with the remaining repaying on time. Income from activity undertaken through loans or/and household income is normally used for repayment. Even during lean agricultural periods 78% still manage to use income for repayment. Around 2% start other activities to repay loans during lean periods. Another 5% cut down consumption of unnecessary luxury items during lean periods. However, 5% percent adopt other strategies like borrowing from others (relatives), selling their animals. A high 9% cut down their own consumption for essentials like pulses and vegetables to cope with repayment schedules. On the whole, adherence to negative

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<sup>6</sup> In villages in Eastern UP, there is a custom that the girls are married when they are adolescents, and not sent to their husband's home immediately after marriage. They are sent after 3 or 5 years. So, after 3 or 5 years of marriage again a similar kind of function is organised and the girl is sent to her in-laws home. This function is generally called as second marriage.

strategies appears slightly higher for repayment than for savings. Again the members of the lone male SHG studied less reported adherence to negative strategies, this may be because they earn more than women.

#### Agriculture activities:

All the SHGs studied had been greened, i.e they were involved in sustainable agriculture and allied services. To reduce high input cost in agricultural, all the SHGs had promoted organic composting amongst its members, 90% had initiated animal husbandry activities and 80% had promoted seed production and vegetable cultivation. They had also linked SHG members to agro service centers run by SHG members and thus reduced expenditure on hiring equipments. Individual level data collection from 107 members of these 10 SHGs reveals that benefits of agriculture activities had not accrued just to a few members, but a majority. Eighty four percent of members reported that, following training on sustainable agriculture, they were involved in bio-manure production, 54% in bio-pesticide production, 40% in seed production 50% in adopting diversified cropping and 24% in availing inputs from farmers service centres. While having adequate agricultural land is not a necessity for bio-manure production, for all the other interventions land is required; explaining the differences in adoption rate across practices. It may hence be essential to consider how to expanding land base of landless. However these expenditure reduction activities had not eliminated the need for agriculture credit for inputs. Sixteen percent of members had availed agriculture credit through the SHGs. It is however not clear whether the other members did not need agriculture credit, or borrowed from elsewhere as agriculture was perceived as a male domain

Apart from reducing expenditure on inputs, the SHGs had helped 8.4% of landless lease land and 16% of members' access marketing support.

### **Federations**

Membership, attendance and drop outs: The membership of the federation (General Body) comprises of representatives of SHGs, as well as other villagers and interested Panchayat members who adhered to the objectives of the federation and were willing to give time to the activities of the federation. No membership fee is involved. The membership of the federation ranges from 25 to 30 people. The drop out rates of federation membership was typically lower than SHGs. In the two federations studied, is less than 8% of members had dropped. All the members meet together once in a year, the purpose of which is to review what has happened the previous year, prepare plan of action for the coming year and elect the Committee or Governing Board members. Around 90% of the general body attend the meeting.

#### Committee members and office bearers: Selection, roles, attendance, and composition

The General body meets annually to elect (generally consensus) a Committee of 12 to 15 members (on the line of Governing board) which works actively and meets every month. From amongst the Committee members, three (President, Secretary and Treasurer) are selected as office bearers. The Office bearers with the support of the committee members are responsible for monitoring SHGs, agriculture and morcha activities in the village, and ensuring that the action plans are implemented. Whenever caste and gender related

conflicts that cannot be solved at the SHG level arise, the committee takes it up. The committee members meet once a month, and data from the two federations studied suggest that 80% of the committee members attend the meetings. Both the federations had prepared action plans, and one actively monitored its implementation.

In Sarpatha federation, in the larger village, men outnumbered women in committee member positions (8:5). While in Dudhai federation in the slightly smaller village, women outnumbered men (2:1). In Sarpatha federation, dalits were slightly less represented in the position of office bearers than their representation in the population. While this was also true of Dudhai, a dalit dominated village, in Dudhai they constituted the majority of the office bearers (in Sarpatha they constituted a minority, one out of 13). Both the federations stated that they have a policy of rotation of office bearers, and one (Dudhai) had actually operationalised it. Two new members had emerged as leaders since inception in this federation.

Training received: The federations are given training on concept of federation, and monitoring functioning of various activities/institutions in the village. The two federations recalled receiving training in federation concept, SHG monitoring, training on monitoring of agro-service centers, farmer's field schools and training on composting. Sarpatha federation mentioned that they had also received training on monitoring morcha units, while Dudhai federation recalled receiving training on monitoring farmer field schools.

Both the federations were happy with the training given, and found them very useful. One federation- Dudhai - nevertheless offered suggestions for strengthening the training programmes. They felt that additional training should be given on seed production, zero tillage, and off farm income generation programmes like mushroom production. They opined that the resource persons should be drawn only from GEAG, as they were experienced in participatory methodology, the subject and the local language. Occasionally GEAG also drew upon outside resource persons. They preferred that the training programmes be held in the months of August and September, as they have lesser agricultural work to do.

Action plan: The action plans of both the federations seem rudimentary, with the federations being able to articulate more the outputs than the impact desired. One federation expressed that their action plan is to promote sustainable agriculture; while another mentioned that they want to promote seed production (rice and wheat) as income generation activity. As yet they were not able to state whether the aim of the action was poverty reduction, or raising incomes of members in general. Neither were they able to articulate gender specific outcomes they wanted to achieve.

## **5.0 IMPACT ON POVERTY OF MEMBERS AND THEIR HOUSEHOLD**

This section examines impact of GEAG on reaching the poor and on generic and gender specific dimensions and causes of poverty

## 5.1 Targeting and coverage

A first question that comes to mind during discussions on poverty is whether the poor have been reached, and who amongst the poor have been reached and who have not. The findings from the study of SHGs suggest that the project has indeed had reached out to those belonging to marginalized sections. Around 90% of SHG members are women. Forty seven percent of members were very poor or poor at the time of group formation, 47% of members are dalits, 15% are Muslims, 56% of members are women-headed, and 73% are small farmers and marginal farmers. The proportion of members belonging to these categories is higher than their representation in the population in the project area.

In terms of coverage, data from 10 villages suggests that an impressive 81% of poor households in the ten villages studied are members of the groups in the village. The coverage of forward castes (8%) is significantly lower than their representation in the population (19%), revealing pro-poor bias of the project.

There however, needs to be a plan for the younger generation to enter the groups; for the group's own sustainability and for promoting inter-generational equity. Those who are less than 20 years constitute only 1%<sup>7</sup> of members. Two reasons were cited for the low presence of the youth: high migration by male youth (by male groups), and norms on young women staying indoors and being solely responsible for infant care.

Another group that seems to be excluded is the differentially-abled. They constitute only 3% of members, which is lesser than their representation in the population (households with differentially abled constitute 7% of total households). The proportion of landless amongst members has increased over the years, and now stands at 21%, but is still lower than the representation in the population, which stands at roughly 32% of total households.

From a gender lens, the pros and cons of exclusion of non-poor women from organisational forms of the organisation, needs to be debated; as while they too need to be empowered; bringing them into existing SHGs or federations could lead to resources going to them.

## 5.2 Impact on access to basic needs: a gender blind analysis

Members of SHGs were better positioned with regard to household food security when compared to non-members. They also adopted a broader range of fuelhood strategies when compared to non-members. A greater proportion of members sent their children to school than non-members, as well as made use of child-care facilities. As more members than non members had adopted vegetable growing, their children's nutrition levels may

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<sup>7</sup> Data from 10 SHGs covered under the study. The same data has been used for computing the proportion of elderly members.

be better (see Box 2). As per their own perception a greater proportion of members had witnessed a reduction in household poverty than non-members (see Table 3). These gains can perhaps be attributed to the sustainable agriculture and credit programme of members, as well as the emphasis on awareness generation on the importance of children's education.

However, there were no major difference between member and non-member households in access to water, electricity, housing, drainage and toilets. Some of these (other than housing) being public goods, perhaps benefits that accrue through SHG/federation action accrue equally to members and non-members.

While poverty- in terms of inadequate access to basic needs- has reduced amongst member households it has not got eliminated. Poverty manifests itself seasonally. Nineteen percent of member households face food shortage during lean months of the year (varies with occupation). Forty percent live in thatched roofing, which is vulnerable to fire. Forty percent do not have access to legal electricity. Eighty eight percent of member households with children report that they do not send their children to child care facilities of the government. Either they are located at a distance of over two kilometers, or they are not functioning effectively.

When faced with food shortage greater proportion of member than non member households report cutting down food consumption. Whether non-members have other support systems (greater proportion of non members are non dalits) need to be examined. Another aspect worth investigating with a larger sample is whether there is any trade of between member household's participation in economic activities, and drop-out of or irregular attendance of children (as suggested by this small sample, though overshadowed by overall improvements in enrolment). The reasons for higher rate of mortgage amongst members (mortgaged with money lenders) when compared to non-members also merit investigation.

**TABLE 3: IMPACT ON ACCESS OF HOUSEHOLD MEMBERS TO BASIC NEEDS:**

Parameters	Member Performance	Non-member Performance
<i>Food, health and nutrition</i>		
% reporting three square meals round the year for all	81%	62%
% of HHs wherein an infant was born in the last five years that reported infant death	5.5%	0%
% Of HHs reporting child death/premature adult death	14%	10%



% with young children using govt. child care services	12% <sup>8</sup>	0%
% households who faced food shortage reporting cutting down consumption	70%	50%
<i><u>Shelter and amenities</u></i>		
% With access to safe water	100%	100%
% Living in own house	97%	100%
% Living in thatched roofing	40%	37.5%
% Respondent households with legal electricity	60%	NR <sup>9</sup>
% respondent households with no electricity	0%	NR
% Respondents with access to drainage	65%	NR
% Respondent households with toilets	15%	20%
% Respondent households with gas	0%	10%
% who use firewood	97%	50%
% who use cow dung cake	70%	30%
% who use crop residues	33%	0%
% who use kerosene stoves	20%	10%
<i><u>Education:</u></i>		
% Reporting sending all children in school going age to school	80%	50%
% Who reported improvement in enrolment/attendance of one or more children	58%	50%
% Member households who reported drop-out of children because of the loan/agriculture related activity	16%	0%
% Member households who reported attendance getting affected because of loan/agriculture related activity	4%	0%
<i><u>Others:</u></i>		
% Households with assets mortgaged to money lenders	33%	0%
<i><u>Overall</u></i>		
% Reporting reduction in poverty levels (their own perception)	85%	60%
% Reporting increase in poverty	6%	-

<sup>8</sup> This question was applicable with regard to 16 respondents. 12% of the respondents were sending children to childcare, 69% were not sending the children because they were not happy with the facilities and 19% were not sending because their village did not have child care facility.

<sup>9</sup> NR denotes no response.

### Subjective perceptions of the poor on poverty impact<sup>10</sup>

Equally important as an outsider's assessment is the members' own perception of improvement in their poverty condition. The wealth ranking exercise carried out with 10 SHGs suggests that the members themselves perceive a substantial reduction in member households' poverty compared to their condition before group formation. A high 85% of the members reported that their poverty had reduced since the time of joining the group, due to a combination of micro credit, sustainable agriculture, and collective efforts to negotiate with government for better provision of essential services (see Table 4 for perceptions of SHGs on positive changes in their villages). This percentage is higher than development interventions of other NGOs or government wherein micro credit has been a stand-alone intervention<sup>11</sup>. It is also higher than self reported reduction in poverty by non-members (65%), suggesting that GEAG interventions have had a role to play. Six percent of members however, reported a decline in their condition. All of those who reported a decline attributed the same to the reasons such as death of husband, death of animal, migration of earning members, expenses incurred for marriage of daughters (dowry and other) and sickness in the family. Eight percent reported no change in their poverty status.

Significantly, while 27% of the members were very poor before group formation now the proportion was only 6%. Those who were very poor or poor constituted 76% before group formation, and 46% afterwards, indicating that 39% of the poor/very poor had moved out of poverty as a result of loans and agriculture interventions. However it is important to support the other 61% of the poor/very poor to make similar shifts. It is also crucial to put in place risk reduction mechanisms (general and gender specific) so that they do not slip back into poverty due to other factors discussed earlier, or failure of crops.

**TABLE 4:**  
**PERCEPTIONS OF SHGS STUDIED ON POSITIVE GENERAL CHANGES IN THEIR VILLAGES**

<b>General Positive changes</b>	<b>% of SHGs reporting same</b>
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<sup>10</sup> The yardstick used by the members to classify member households poverty level included both the dimensions and causes of poverty: number of meals consumed in a day, number of new clothes they bought for themselves, ownership of jewels, literacy and education levels, ownership, nature and size of house, ratio of workers to dependents, ownership of land/irrigated land, source of occupation, amount of indebtedness etc. A few aspects fell neither into dimensions or causes of poverty in the typical sense like the number of daughters to sons, but reflected the social reality of gender discrimination in society.

<sup>11</sup> 65% in the case of UNDP South Asia Poverty Alleviation programme in Andhra Pradesh

Improved basic needs: health, education, water, housing	40%
Reduce dependency on money lenders	20%
Increase in agricultural produce	20%
Lowering of input costs due to use of organic inputs	60%
Improved income	60%
More awareness of socio-economic issues	10%

### 5.3 Impact on reducing gender inequalities in access to basic needs

The gender differentials in access of members and non-members to different basic needs shows that with respect to -food, clothing, children’s education, -the gender differentials are lower amongst members when compared to non-members (see Table 5). Gender disparities do not seem to exist with regard to child mortality amongst member households, in contrast to non-members. The difference between the extent of gender disparities in member and non-member household was not uniform with respect to all basic needs. Gender disparities were much lower amongst members with respect to proportion of children out of school, followed by gender bias in access to clothing (wherein a reverse gender discrimination is at play amongst members) , when compared to other basic needs. A significantly greater proportion of members who delivered in recent years reported having access to delivery with trained personnel when compared to non members, probably because of health related training, as well as increase in independent income of women. There is however only slight difference in the extent of gender bias with respect to norms on eating and the extent of male preference in distribution of food.

A point of concern is that though gender disparities are lower amongst members than non-members with regard to access to basic needs, it continues to persist. In 85% of the 50% of the members’ households wherein different family members do not eat together, women and girls eat last. In 57% of members’ households all members do not have equal access to special food and gender discrimination was prevalent. When faced with food shortage, it is women and girls who appear to bear the brunt of food shortage when compared to men and boys in 43% of households (in the rest there is no gender bias). Further greater proportion of non-members report being able to sign and have developed functional literacy skills than members. Whether this is because of initial educational advantage of women non-members or greater time to take part in non-formal education programmes deserves to be studied.

**TABLE 5: IMPACT ON GENDER BASED ACCESS TO BASIC NEEDS**

Parameters	Member Performance (M)	Non-member Performance (NM)

<i>Access to Gender specific basic needs</i>		
Access to delivery with trained personnel	57%	0% <sup>12</sup>
<i>Gender inequalities in access to food, health and education</i>		
% Respondents reporting that all members ate together	50%	43%
Amongst those who do not eat together % wherein there is male preference	85%	100%
% Respondents reporting no disparity in special food distribution	43%	NR
% Female infant deaths to total in the last five years	43%	NA <sup>13</sup>
% Female child/adult premature death in the last five years	50%	100%
% who did not go to school that were girls	46%	100%
% Women respondents being able to sign or read	59%	86%
% women without any new clothes last year	0%	11%
% men without any new clothes last years	3%	0%
<i>Gender specific coping strategies</i>		
% wherein women and girls bear the burnt of food shortage	43%	NR

#### 5.4 **Impact on strengthening means of overcoming household poverty**

GEAG's interventions seems to have made a significant impact on expanding access of the members to the means to overcoming *household* poverty - ownership of land and livestock, diversification of livelihood sources, access to paid employment, returns to land and produce, decrease in production expenditure (through greater reliance in organic products) and decrease in leakage on alcohol (see Table 6). Except the number of days of male employment, the improvement in these respects was significantly better in the case of than non-members. A unique aspect of GEAG's intervention is that not only have income-enhancing benefits accrued because of micro credit interventions, but expenditure on agriculture has reduced to the average extent of Rs 680 per member of the person has adopted all the sustainable agricultural practices discussed in Box 2.

<sup>12</sup> The sample size of respondents is small. Only two of 10 non-members delivered in the post-group period, and both delivered without trained personnel.

<sup>13</sup> NA denotes not applicable.

**Impact of agriculture interventions:**

Data from 10 SHGs suggest that those members who had undertaken:

- seed production (40% of members) experienced a reduction in input costs of Rs 316 per year
- bio manure (84% of members) experienced a reduction in fertiliser cost of Rs 212 per year
- bio- pesticide( 54% of members) had experienced a reduction of Rs 103 per year
- diversified cropping (50% of members) has experienced a decrease in input costs of 49 per year, in addition to greater access to vegetables for home consumption.

The greatest differences between members and non-members' access to means to overcome poverty were in the area of access to movable productive assets like livestock, number of livelihood sources of men/women, and household income. The least difference was in the area of acquisition of land, access to just wages (both men and women) and seasonal unemployment. In fact, men's livelihood sources in non-member households had declined in the last five to eight years, while that of men in member households had increased only slightly. Household cash income had declined in the case of non-members, while it had improved in the case of members.

There are however a few points of concern. A greater proportion of members report mortgaging assets even now when compared to non-members. Whether this is because of more assets to mortgage, or because of greater credit worthiness needs to be examined, as household income of members appear greater than non-members. All the male members of member-households face seasonal unemployment. Wages are still low, and less than minimum wages for the state. Twenty seven percent of member households report leakage of household income on alcohol, though not always on a day to day basis.

**TABLE 6: IMPACT ON EXPANDING MEANS TO OVERCOME HOUSEHOLD POVERTY**

Parameters	Member Performance	Non-member Performance
<b>ASSETS</b>		
% HHs owning land as of now (individual study)	95%	100%
% HHs owning land (SHG data)	79%	-
% of HHs who have purchased land in the last five years or after group formation	27%	0%

% Of HH reporting improvement in house ownership	27%	10%
% HHs with an asset pledged before the period of group formation	43%	0%
% of those who had pledged land in the past who had redeemed it	10%	0%
% HHs who had purchased livestock in the last 5 years or after group formation	71%	20%
<b>LABOUR</b>		
No of sources of livelihood of husbands before	1.17	1.7
now	1.44	1.2
Approximate number of days for which paid employment was available during the last year	273	180
Approximate number of days for which paid employment was available before joining group	266	120
% of men reporting seasonal unemployment even now	100%	100%
Average wages per day	Rs 50-60	Rs 40-60
<b>INCOME:</b>		
Average monthly cash income of husbands from the activities they manage before	Rs 1747	Rs 1561
now	Rs 3783	Rs 1665
Average annual cash income of HH before	Rs 4279	Rs 8275
now	Rs 11618	Rs 4451
% of households that spend money on alcohol	27%	40%

## **5.5 Impact on strengthening women’s independent means of overcoming poverty**

A study was made of differences between members and non-members with respect to women’s independent access to means to overcome poverty: productive assets they have control over; adequate sources of own livelihoods; adequate employment at just wages; and adequate income and control over their own income (see Table 7). Results showed that access and control is better amongst members than non-members on the above aspects with the exception of paid employment (whether this is because of greater time put into husband’s land is a matter worth investigating). Further, in contrast to members who reported an increase in livelihood sources and increase in income from self-managed activities, non members reported a static situation with regard to number of livelihood sources and *decrease* in income from self managed activities.

The *difference* between members’ and non-members’ independent means to overcome poverty is highest with respect to perceived rights over livestock; legal ownership of house acquired through own income, number of independent livelihood sources, and access to income from activities than they managed and that managed jointly with husbands. The least difference was noted with respect to wages and legal rights to new land that was acquired by the household.

In *absolute terms* the picture is different. Gender disparities continue to persist with regard to several means to overcome poverty. Even in member households, only men owned land acquired through increased household income, and mainly men own newly acquired house. Wages of women members are lower than that of men, men seem to have greater access to paid employment, and women members earn less income from the activities that they manage when compared to what men earn from the activities they manage. At the same time, the number of livelihood activities of women members is higher than men. Are they working harder than men, but earning lesser appears to be a key question, especially with agriculture managed by men in most (though not all) households. Another concern is that around 40% of women members reported that they did not have full or major control over the income they earned. That is, they handed over more than 75% of the income to their husbands, mother in law or father in law.

**Table 7: Impact On Expanding women’s independent means to overcome Poverty**

Gender specific causes of poverty			
% members legally reporting to own new land purchased	0%	0%	
% members feel that the land cannot be disposed without their consent	80%	80%	
% members legally owning new house	25%	0%	
% members feel that the house cannot be disposed without their consent	100%	75%	

No of sources of livelihood of women before now	1.15 1.7	1.16 1.16	
Approximate number of days for which employment was available during the last year paid work unpaid work (some days overlaps with paid)	122 days 261 days	204 days No data	
Approximate number of days for which employment was available before joining group paid work unpaid work (some days overlap with paid)	125 days 257 days	104 days no data	
Average daily wages as of now	Rs 20-35	Rs 20-35	
% Women reporting seasonal unemployment even now	87%	100%	
Average annual cash income of women from the activities they manage - before - now	1107 2960	1714 1286	
Average annual cash income of HH from joint activities - before - now	1425 4875	5000 1500	
% reporting full or major control over their income <sup>14</sup>	60%	55%	

## **6.0 IMPACT ON WOMEN'S EMPOWERMENT**

<sup>14</sup> That is they either kept it fully or kept a major proportion with themselves. A higher proportion also reported keeping some for personal consumption



Impact on women's empowerment is examined at three levels elaborated earlier under the part on the conceptual framework underpinning the study, viz: power to, power over & power within.

### **6.1 Impact on power of individual women to exercise control over their lives.**

Power of individual women members (and their female foetus/infant/children) to firstly survive, and then have control over their labour, mobility, resources, reproduction, body and decision making process is examined here, as well as the difference between the power they exercise and that exercised by non members.

#### Power to survive

Power to survive is a key fundamental right of people. It is also one of the articles in the Child Rights Convention, as well as an element of the Women's Convention. Here we shall examine the right of female infants, children and women to survive. Female infanticide does not seem common in member household. Less than 50% of infant deaths pertained to female infants. As no infant died in the comparative period in the smaller sample of non-members, this aspect could not be investigated. There was no gender bias with regard to child deaths/adult premature deaths amongst member households, while a bias was seen in the case of non-member households. While a slight son-preference was expressed by members (12%), it was slightly lower than non-members (14%). Further in contrast to non-members, wherein none expressed female preference, 6% of members expressed female preference if they had a choice with regard to the sex of their child. They expressed that these days daughters look after parents better than sons.

However, whether there is sex selective abortion amongst members (and non members) merits greater investigation. Only 35% of the members of member-households were females (32% in the case of non members). Part of the low figure could be because of the lower age of marriage of girls with regard to boys, but this may not account for the large gender-gap in sex ratio. Whether the 12% son preference manifests itself through female foeticide merits greater attention. None of the members openly professed the same in group discussions, though they did say that the better off sections do it.

#### **Table 8: Right To Survive**

	Member performance	Non member performance
% females to total family members	35%	32%
% Female infant deaths to total in the last five years	43%	NA
% Female child/adult premature death in the last five years	50%	100%
% reporting male preference if they had a choice in choosing sex of children	12%	14%
% reporting no preference	82%	86%
% reporting female preference	6%	-

### Women's control over their labour/access to family labour

An indicator of women's control over their labour, is the degree to which they have access to the labour of their husbands for the activities that they (women) manage (for example, livestock) compared to the degree to which the husbands have access to the women's labour for the activities that the men manage (for example, agriculture). Women members report greater access to their husband's labour than non-members, though it is lesser than the access of husbands to their wives' labour. Another indicator of women's control over their labour is the degree to which they take up non-traditional tasks (for example, marketing) and enterprises (for example, cycle shop, carpentry, clothes sale shop). Again the proportion of women members reporting that they have started carrying out non-traditional tasks and enterprises is higher than in the case of non-members. More women members (24%) than non-members (0%), reported that when they their husbands did house work and took care of the children routinely (though not to an equal extent). The proportion of members' husbands who did domestic work and child-care during meetings stood at a higher figure of 62%. The proportion of members using boy children's labour for their productive/reproductive activities is significantly lower than that of non members.

One of the areas of concern is the high dependency of members (100% of members, also same for non members) on their girl children's labour, and much greater dependency than boy children. Though they did mention that they use them mainly during non school hours, girls rights to recreation and educational achievement may get affected.

**Table 9 : Women's Control Over Labour**

	Member (M)	Non members (NM)
<u>Access to family labour</u>		
Access of women to husband's labour	79%	40%
Access of husbands to wives' labour	100%	75%
Access of women to girl children's labour	100%	100%
Access of women to boy children's labour (Non school hours)	14%.	100%
<u>Breaking of gender stereotypes</u>		
% reporting that they do new non-traditional technical tasks	100%	80%
% reporting that they do new managerial tasks	35%	20%
% reporting new/added reproductive activities that men have started doing:		
- routinely	24%	0%
- during meetings	62%	0%

### Women's access to and control over resources

With respect to women's access to and control over other resources, savings were one resource to which members had significant access. While all members reported savings as a asset created in the last five years, only 30% of non-members did so. Further, while 45% of members with savings felt that they had powers to dispose of savings on their own, none of non-members felt that they had such powers. Another key asset for women was livestock. Twenty eight percent of members expressed that they could dispose of livestock when they wanted, while none of the non members expressed such a possibility. Though jewelry is a non-productive asset, women members perceived it as their own to a greater extent than land and immovable assets. Interestingly, 50% or above of women members felt that none of the households assets could be disposed by husbands without them being consulted. In the case of non-members this was true of only silver jewels.

An area of concern is that member's control over immovable assets created through the programme appears to be lower than movable ones. Women's legal or/and perceived ownership of land and house created through the programme is for example lower than their ownership of livestock, savings, jewels or utensils. Often the immovable assets owned by poor households are more expensive and valuable than the movable ones they own. Land in particular is a key productive asset and a source of livelihood. It is not clear as to why a greater proportion of non-members expressed that they could dispose of

silver jewels and utensils without consulting husbands. But the proportion of non-members who responded to this sensitive issue was low, and a larger sample study preceded by rapport building with non members is suggested. .

**Table 10: Asset Creation and Normative Ownership**

	% HHs possessing asset land		% with assets wherein legal ownership is with women		% reporting sole decision making power or joint decision making over disposal	
	M	NM	M	NM	M	NM
Savings	100%	30%	-	-	45%/82%	0%/33%
Land	95%	100%	17%	20%	6%/67%	0%/75%
House	97%	70%	15%	20%	0%/77%	0%/75%
Livestock	100%	30%	-	-	28/100%	0%/75%
Equipment/ Vehicles	95%	60%	-	-	0%/100%	0%/80%
Jewels silver	100%	30%	-	-	20/100%	50%/75%
Jewels gold	50%	10%	-	-	20/100%	NR
Utensils	100%	100%	-	-	17/100%	33%/66%
Shops	7%	40%	-	-	0%/50%	0%/67%

Women’s freedom to move and interact

Freedom to move and interact is another element of empowerment. It determines access to information, markets and resources. Restrictions on women’s movement also clearly impinge on their human rights. A greater proportion of members (80%) than non-members (60%) reported visiting new places in the last five years (See Table 8). The new places visited by 50% or more members were banks (100%), *places were struggle took place* (100%), GEAG office and *interestingly market places* (96%- but not routinely), PHCs (92%), Block Development Office (76%), *revenue office* (67%), police stations (54%) and PRIs (50%) The proportion of non-members who reported going to the above places was significantly lower (especially markets, struggles, revenue office, police stations), except the institution of Panchayat office. Some of the SHG members were reluctant to engage with PRIs as the particular President was corrupt.

Yet another aspect of women’s mobility is whether they have the freedom to move during all times. A slightly higher proportion of non-members (100%) than members (88%)

reported that there are restrictions placed on their movement during menstruation. Of the 12% of members who reported that there were no menstrual restrictions, 50% attributed the absence to their confidence gained through groups to challenge these norms.

Freedom to interact and make friends outside the four walls of the family is a basic human right. Friends can be a social resource in times of material and emotional crisis. Ninety six percent of members reported making new friends in the last five years, in contrast to none of the non-members. Of the members with new friends 91% mentioned that they had friends from other caste groups. Fifty percent reported that amongst their new friends were men too. Thus norms and attitudes on caste and gender are slowly changing amongst members.

A greater proportion of members reported giving as much freedom to their adolescent daughters as sons. A high proportion of members, as non members, said that they could visit their parents and call them whenever they wanted.

Surprisingly, a slightly higher proportion of non-members said that they had freedom to visit their family members and invite them when compared to members. The reason for this is not clear. At an absolute level a point of concern is that only 30% of members reported giving as much freedom to their adolescent daughters as sons with regard to interaction, traveling alone, time of return, sitting in varendah, and education. Thus there is little inter-generational transmission of benefits of increased mobility of women.

**Table 11: Mobility and Interaction**

	M	NM
<u>Mobility</u>		
% visited new places after joining group/in the last three years.	80%	60%
Of above		
- % visited revenue office	67%	0%
- % visited PHC	92%	67%
- % visited PRIs	50%	67%
- % visited BDO	76%	33%
- % visited Agricultural department	33%	0%
- % visited collector office	37%	0%
- % visited GEAG office	96%	0%
- % visited banks	100%	33%
- % visited market places	96%	33%
- % visited police station	54%	0%
- % visited morchas	100%	0%
% reporting restrictions during menstrual cycles	88%	100%

Of those reporting no restrictions, % perceiving it is because of changes in attitude/confidence through group	50% <sup>15</sup>	Not app
<u>Friendship</u>		
Proportion of women reporting increase in friendships	96%	0%
Of those with new friends, proportion who reported friends from other caste groups	91%	Not app.
Of those with new friends, proportion who reported friends from opposite sex	50%	Not app.
<u>Freedom</u>		
Proportion with freedom to visit parents and siblings when they want	89%	83%
- of above % who got freedom after joining group/in the recent years	29%	Nil
Proportion who have freedom to invite parents and siblings when they want	81%	100%
- of above % who got freedom after joining group	27%	-
Proportion who allowed adolescent daughters as much freedom as sons	30%	0%
Of those who placed restrictions % who placed restrictions on		
- dress	12%	NR
- whom to speak with	56%	100%
- sitting in verandah	31%	33%
- travelling alone	62%	100%
- time of return	37%	67%
- education	31%	NR

### Women's control over reproduction:

A more subtle dimension of the empowerment is the power of women to make reproductive choices with respect to the number of children<sup>16</sup>, spacing between children, whether to go in for contraceptives, nature of contraceptives, and choosing the place of delivery. In most of these respects it was found that women members had a greater say than non-members (on some aspects like contraception non members did not respond, while the degree of choice available to women on place of delivery was more or less

<sup>15</sup> 40% report reduction in restrictions because of greater confidence.

<sup>16</sup> Though whether to have children is also an important an area of decision-making, this was not examined as it was felt that it was premature to examine this issue.

same). Members also had a greater say over the age of marriage of their daughters than non-members.

The greatest gap between the reproductive decision-making powers of members and non-members pertained to decisions on age of marriage of daughters, followed by number and spacing of children. Ninety three percent of members reported that they had a say in the age of marriage of daughter, against 50% in the case of non-members. Such a gap in reproductive decision-making can be attributed to the confidence women have gained after joining the group, as well as the greater cash contribution of women to their family income. Of the SHG members, 61% reported improvement in reproductive decision-making in the last five years when compared to 25% in the case of non-members. Seventy six percent of members stated that they had a say over number of children they wanted to have and spacing, when compared to 50% in the case of non-members. Ninety one percent of members reported improvement in reproductive decision making in the last five-eight years, when compared to none in the case of members.

Though reproductive decision-making (on most aspects) of members is higher than amongst non-members, some reproductive decisions in member families' are taken largely by husbands and to a lesser extent by mothers in law or/and fathers in law. Only 18% of members stated that they had a say on using modern contraception and place of delivery. Further, while they had a say in most reproductive decisions (i.e decisions were not taken in the family without consulting them), their independent decision was very little though it was their body which was under debate.

**Table 12: Reproductive Rights of Women**

	Member performance	Non-member performance
% couples who use contraceptives	61%	NR
% women who reported taking decision jointly/solely on:		
- number and spacing of children	76%	50%
- modern contraception	18%	NR
- <u>place of delivery</u>	31%	33%
- age of marriage of daughter	93%	50%
% women who reported taking decision solely on		
- number and spacing of children	0%	0%
- contraception	18%	0%
- place of delivery	15%	0%
- age of marriage	13%	0%
% reporting improvement in reproductive rights	91%	0%

### Women's control over body

Women's control over their body, is one dimension of women's empowerment, which is the most difficult to achieve. The key issues include women's ability to live life free of violence at home, work place, and in the broader public space<sup>17</sup>. Non-members were by and large not willing to discuss issues of gender-based violence.

A significant 47% of women members reported some form of domestic violence (physical, mental abuse) or the other from male members when they decided to become members of SHGs. However, four to ten years down the line, the male members see the benefits of their membership, and have stopped abusing women members on this account. Women members report that domestic violence of all forms- wife beating, violence linked to male alcoholism, dowry harassment and suspicion has declined as a result of group membership. With respect to all forms of violence, husbands were the main perpetrators of domestic violence; and not in-laws as the popular assumption goes.

While most forms of domestic violence is reported to have stopped amongst members, wife beating persists, with 11% of members reporting it. In contrast to domestic violence,

<sup>17</sup> Yet another issue is women's ability to negotiate fulfillment of their sexual needs, and also say no to any form of marital rape. These two issues were left out as they were highly sensitive in nature, and it was felt that they could be best addressed through in-depth case studies spread over a period of time.



violence at work place has not shown such a unilateral decrease amongst members. Caste based comments are reported to have declined at work place, but sexual harassment at work place appears to have slightly increased at the work place. The reasons for this need to be explored, and perhaps could be linked to the decline in economic dependency on landlords, and increase in resentment.

#### Dalit women's control over their identity

Caste-based discrimination in schools and health centers is lesser amongst dalit member households than non-members. None of the dalit members reported that their children faced discrimination in school. Perhaps the knowledge of teachers and health providers that they are members' children has a role to play. Further members report decrease in such discrimination when compared to what it was before joining groups. Dalit non-members do not report such a marked decrease.

Dalit members reported that meeting venues were rotated amongst member households periodically, without any discrimination on the basis of caste. A majority of dalits, reported that when the upper caste members came to their households they sat and ate and drank tea with them.

While caste based discrimination has decreased, it is still faced by few of the members/family members in primary health centers and schools. Around 11% of dalit members expressed that while non-dalit members of SHGs came to their house for meetings, they did not eat and drink tea with them. Thus caste hierarchies are breaking, but still there is some way to go within the group, and more so outside.

#### **Table 13: Domestic Violence, Violence at work place and caste based violence:**

	M	NM
<u>Domestic violence</u>		
% reporting violence when joined group	47%	-
% reporting violence when now attending meetings	0%	-
% reporting domestic violence		
- now		
- before		
% reporting wife beating		
- now	11%	NR
- before	54%	NR
% reporting violence linked to male alcoholism		
- now	0%	NR
- before	60%	NR
% reporting dowry harassment		
- now	0%	NR
- before	40%	NR
% reporting girl child abuse		
- now	0%	NR
- before	0%	NR
% reporting suspicion		
- now		
- before	0%	NR
	60%	NR
<u>Violence in work place and public</u>		
% reporting sexual harassment at work place	14%	NR
- now	0%	NR
- before		
% reporting caste based comments		
- now	0%	NR
- before	30%	NR
-		
% dalits reporting discrimination in		
- anganwadi center now	10%	NA
- primary health center now	14%	25%
- primary health center earlier	71%	25%
- school now	0%	50%
- school earlier	54%	60%
% dalit members reporting discrimination by upper caste members		
- choice of venue of SHG meetings	0%	-
- eating and drinking together in dalit house	11%	-

### Overall Observations on empowerment at the individual level

While women's control over all aspects of their life has improved, there are differences regarding aspects of their lives over which they have greater control. On the whole, women seem to have greater control over their savings and silver jewels and livestock, control over their mobility, access to friendships (including from other caste groups), ability to invite or visit their parents when they want, ability to embark on non traditional tasks, and, surprisingly, control over their reproduction and bodies. A majority of them said that they did not face violence at home, and had say over number and spacing of children. As we shall see later, women have started entering the male domain of leadership in local self-governance institutions. On the other hand, they have lesser control over their reproductive work (which continued to fall on them and girls), menstrual taboos and immovable property of the household. They gave less freedom to adolescent girls than boys. While a majority did not openly profess son-preference, the sex ratio of the member households is heavily skewed in favour of boys and men. The contradiction between women stating that they exercise joint or sole decisions on number and spacing of children, but not over whether to and what contraception to go in for surprising, and deserves investigation.

The areas in which members outperform non-members' performance significantly is with respect to the following variables – mobility (in particular access to BDO, revenue officer, collector, banks, police stations and markets), access to friends outside their family (and from other castes), access to and control over savings on their own name, control over livestock, absence of caste based discrimination in schools, and freedom of women to decide upon the age of marriage of their daughters, and survival of girl children. While a majority of members report improvement in reproductive decision-making, none of the non members report improvement in the same.

The least difference can be observed with respect to – freedom from husband's control over their labour, access to PRIs, space to invite parents to visits (surprisingly in all three non-members perform better), space to visit parents, sex composition of households, freedom to decide place of delivery and freedom given to adolescents to sit outside

Most of the above observations made through the individual household questionnaire are validated by the subjective perceptions of nine women SHGs and two federations on which gender specific issue there had been positive changes in women's lives in the last 10 years, and on which there had been no change or negative changes. While many members reported that domestic violence had increased in individual questionnaires, the groups surprisingly did not report such decline. See Box 3.

**Box 3**

**Groups perceptions on empowerment at the individual level**

Forty four percent of the women's SHGs mentioned that having savings on their own name was a major positive development, 33% pointed to increased confidence and ability to voice their demands, 22% pointed to increased mobility and 11% pointed to greater education for girls. On the other hand none observed increase in women's own immovable property, reduction in dowry or domestic violence as a major positive development. One major issue that emerged on which 67% of women's SHGs reported deterioration over the last 10 years is an increase in their workload; mainly due to sustainable agriculture and income generation activities. While they definitely did not want to stop the activities, they would like men to help out in their reproductive and productive chores, and access to technologies to reduce drudgery associated with the work that they do.

Both the federations also observed increase in women's mobility, confidence, and ability to assert their rights. They also observed increase in women's literacy and decision making within the household and outside. One federation pointed that men in the village have started respecting women more. However, again none pointed to decrease in domestic violence, demands for dowry or improved access of women to property. Again increase in women's workload was mentioned by the two federations as one area of concern.

## **6.2 Impact on empowerment at the collective and wider level: "power with"**

This section examines the collective power of women members to negotiate their gender, caste, class and other interests vis a vis institutions of the market, the state, and the community. It also examines how women collectively intervened to address gender imbalances within the family. Interventions by SHGs- the first layer of collective- are first examined, followed by an analysis of interventions by federations- the second layer.

### Collective interventions in the institution of family:

The SHGs do not seem to have hesitated to collectively intervene in the institution of family. A high 50% of the SHGs 71% of the SHGs reported having motivated some of the member families to send girl children to school and 16% extended support to widows to get remarried. Equally, 51% of the SHGs reported having intervened in members' families to prevent child marriage, 18% against dowry harassment, 17% to prevent temple prostitution, 31% to prevent male alcoholism and 16% to prevent sex selective abortion. It is commonly believed that domestic violence- in particular wife beating- is a private affair and socially acceptable. It is encouraging that 17% of the SHGs reported that they intervened collectively in instances of domestic violence against women. Such examples have recently been documented and disseminated amongst the SHGs.

The federation has also intervened in similar ways in the institution of family. A unique experiment on the part of Dudhai federation which came together to put public pressure on a bridegroom's family that did not want to go through with a wedding to a young woman from the village as the bride's family could not meet demands for dowry. With

the view of avoiding public defamation, the bridegroom's family finally agreed to the wedding. However, the federation perhaps needs to monitor whether such strategies do work out, and whether the bride is actually happy in the marital house subsequently. Further in their own eyes both federations and SHGs need to see action against violence as a legitimate intervention as they do not appear to report it as major change in the last ten years.

### Collective interventions at community level

Two issues are examined here: how far have the SHGs and federations have been able to challenge anti-women and anti dalit social practices, and how far they have been able to link with other non-governmental community level organizations and build linkages.

Gender based violence can be found not only within the family, but also in the place of work and the broader public. Arrack shops are mushrooming in the villages. Fifty percent of SHGs reported that they attempted to close arrack shops, and 20% of the efforts met with success. A similar proportion of SHGs attempted to bring perpetrators of gender based violence at work/public to task, and again 20% of such efforts met with success. SHGs have been part of campaigns to eliminate girl child labour.

The federations also reported intervening in instances of violence against women in work place and public arena. One federation- Sarpatha- took up the case of rape of a lower caste woman by upper castes successfully with the District Magistrate. The perpetrator of violence was brought to book, and arrested. The Dudhai federation mentioned that the members- in particular women- had come together to close the arrack shop in the village. Consumption of alcohol was leading to substantial leakage of family income, as well as increasing domestic violence.

One of the two federations- Dudhai- had established linkages with other Non governmental organisations like BAIF which operate in the area for accessing veterinary health services. Both had had developed strategic linkage with cooperatives in the area, which are community institutions that intervene in the markets; discussed in detail in the next section.

### Collective interventions in market organizations

60% of SHGs reported having intervened directly in some kind of market organisation or the other. The most common intervention was in the commodity market: 30% of the SHGs stated they had set up farmers service centers as a group activity. Another 20% reported that they initiated collective enterprises like vegetable cultivation, collective farming and 10% reported that they undertook collective sales of produce. The next common intervention was in the financial market. Twenty percent of the SHGs had reported that they had accessed bank loans as a group, and 10% mentioned that they had bargained with moneylenders for redemption of mortgaged assets. Interestingly, 10% of the SHGs had purchased collective asset (like land for collective farming, utensils for

hiring for marriages, etc) for the group. While a good beginning has been made in collective interventions in commodity, financial and land markets, these need to be strengthened further. None of the SHGs studied reported having intervened in the labour market, demanding higher or equal wages.

Federations seem to have intervened in more innovative ways in the financial, labour, land and commodity markets. One federation- Dudhai- had leased in land on its name for collective agriculture, and were able to increase income of members in particular those without land. It had also established linkages with Primary Agriculture Cooperative Society for strengthening access to agriculture credit. It has collaborated with and strengthened the existing sugarcane cooperatives to ensure that its members had access to markets. It also monitors the functioning of ration shops, an endeavour to strengthen the accountability of these shops, which are known for its corruption. While the second-Sarpataha- federation studied appeared to have placed less emphasis on strengthening institutional linkages, it had like Dudhai- established linkage with commercial banks for expanding access of SHG members to credit.

#### Collective interventions vis a vis the state and statutory local bodies

A high 60% of the SHGs nominated members to stand for Gram Panchayat (lowest unit of local self governance elections) elections. Of the total of 107 members of the 10 SHGs studied, 6 of them- all women- contested elections (5.6%). One of the 6 persons won, and according to the members represents their interests better than those who are not from the SHGs (often from elite sections). SHG members also attend Gram Sabha meetings to make them more accountable.

The study of two federations suggests that the linkage between the federations and Gram Panchayat varies with the sensitivity of the Sarpanch and ward members to development issues. In one federation- Dudhai- the linkage was better, while in another it was weak. Dudhai federation had successfully lobbied with the Panchayat for construction of roads, bridge and chackbandi (land consolidation). However it was not successful in lobbying for additional ration quota for the village. Neither was it successful in getting a community building for the village. Nevertheless the fact that some of the federations are making claims on the local government is indeed remarkable. This perhaps needs to spread to others.

Another aspect of political participation is the ability to make government accountable with respect to availability, affordability, and quality of services. A high 80% of the SHGs reported monitoring the functioning of Auxillary Nurse Midwives, as well as collaborating with them to ensure that public health services are made available as per government plans. Fifty percent of the SHGs reported monitoring and assisting relief works of government in periods of floods. Forty percent of the SHGs reported that they petitioned the local government for provision of water and electricity, with large degree of success. The same percentage of SHGs mentioned that they monitored the functioning of ration shops to ensure availability and fair distribution of provisions and to prevent corruption. In one instance they removed a corrupt shopkeeper. Thirty percent of SHGs

also petitioned for better infrastructure facilities like roads and de-silting of tanks etc., and 20% monitored the functioning of Anganwadi center in their village. In general, it appears that the SHGs either on their own or with the support of their federations, have been more successful in making local government institutions accountable from outside (though the lessons need to be replicated) than entering local government. In several instances they have also supplemented the efforts of local institutions, by contributing labour through 'shrmadhans' (community labour) for village infrastructure development. While this has helped strengthen community infrastructure, care needs to be taken that government does not abdicate its responsibility, and also that the poor alone are made to provide their labour for facilities that are also availed by the rich.

The linkage of one federation- the women dominated Dudhai one- with government institutions that deliver essential services was better than that of Sarpatha (the male dominated one). It had developed linkages with Anganwadi centers, schools, literacy centers, and health centers with the objective of expanding their outreach and monitoring their effectiveness. The fact that one of the office bearers was a ward member helped it develop this linkage. It had also established contacts with the agriculture and animal husbandry departments, and the Block development Office to ensure that their extension and poverty reduction programmes reached their village. They knew the local police officers and constables so as to take up any atrocity in their village. The Sarpatha federation, on the other hand, had contacts only with government literacy workers, animal husbandry department, and the police. Whether the presence of more active women and a ward member in office bearer positions within federations makes a difference to its claim-making role is an aspect that needs greater investigation.

### Sustainability of the groups

Sustainability can be examined at two levels: social sustainability and financial sustainability. The SHGs are by and large economically sustainable, in the sense that they pay the accountant, books of accounts, and meet the travel costs of office bearers to banks etc. from the interest on the loans given and other capital of the group. With regard to social sustainability, eighty percent of the SHGs mentioned that they were not as yet ready to function independently. They required on an average 3 years of support from GEAG. The nature of support that they required ranged from training (40%), exposure to other SHGs working on issues that are relevant to them (40%), help in establishing government linkage (10%) and counselling when they face problems (10%).

The capacity of federations to cater to the above needs of SHGs requires to be strengthened over time, so that SHGs would be socially sustainability even if GEAG withdraws. When the two federations studied were asked how long they require to stand on their own feet, meet expectations of SHGs and members, they expressed that five years were required. In the five years they would like the support of GEAG with respect to training (in areas indicated under section 4), exposure and registration of Morcha units at the state level. The male dominated Sarpatha federation expressed the need for exposure to strategies to bring more women into decision making, and to strengthen their linkages with claim making power with Panchayts and local institutions involved in

service delivery; two areas they aspired to improve. The Dudhai federation expressed that they wanted exposure to totally green villages, non-farm income generation programmes and other federations strategies for women's empowerment- the areas they had identified for improvement.

Like the SHGs, the federations are also economically sustainable. They earn income from collective activities, interests on loans to SHGs, and savings. Federation members give time to groups on a voluntary basis, though costs of travel are met by federations' capital..

### **6.3 Impact on strategic gender awareness- the power within**

#### Strategic concerns in Objectives of collectives:

At the collective level, an indicator of the strategic gender, caste and class awareness (as well as other forms of disadvantaged amongst women) is the perception of the groups on its objectives and the needs of its members. Federations were better able to articulate strategic class interests, than SHGs. The federations articulated that their goals were not just improving access to basic needs and monitoring functioning of GEAG initiated groups and programmes, but also strengthening of land records, land consolidation and land possessions, and making PRIs and government services more accountable to poor. They were also able to articulate goals beyond the concerns of their present members like expanding the number of SHGs in the village and reducing poverty in the village. The goals cited by SHGs on the other hand mainly pertained to practical class needs, like increasing income (70%), reducing agriculture expenses (60%), improving agriculture productivity and employment opportunities (50%), diversifying livelihoods (50%), addressing needs of small and marginal farmers (50%), and strengthening entrepreneurship (10%). Thus it is apparent that the federations and SHGs have different roles in the minds of the members.

Of the 10 SHGs and two federations studied all (including men's SHGs) were able to articulate gender specific goals. That is the goals were not just articulated with respect to generic categories such as people, poor or households but with respect to women and girls. Amongst the various gender specific objectives listed by SHGs were: strengthening of women's own savings (10 SHGs), women's access to credit (9 SHGs), women's poverty reduction (10 SHGs), women's economic empowerment (8 SHGs), women's social empowerment (8 SHGs), women's political empowerment (5 SHGs) and space for women to come together (1 SHG). Interestingly men's SHG interviewed also perceived that women's economic and social empowerment was part of the objectives. However, the proportion of groups that expressed women's empowerment goals was slightly lower than those that expressed goals of women's poverty reduction. Only 50% of SHGs expressed that one of the goals of coming together was women's political empowerment (getting into Panchayats, or making panchayats more accountable on gender). The gender specific goals cited by federations were, again, more specific and broader. They expressed that the federation aimed to address specific problems faced by women (2), reduce violence against women (2), expand women's ownership of land (1), women's



access to equal wages (1), bring more women into leadership positions (1), decrease the practice of dowry in the area (1), and address specific needs of women who were managing farms without male support (due to death of husbands, male migration, no adult support).

An area for looking into is the fact that the federations and SHGs were less able to articulate strategic caste concerns. In one village, where the federation is operational, Dalits were the majority, and perhaps caste discrimination was less rampant. But in another village they were a minority and the federation was dominated by other caste groups. Whatever be the reason this is an issue to be looked into, as caste based discrimination still exists, though it has reduced over the years.

#### Strategic concerns in vision of collectives

Another indicator of the strategic awareness—class, caste and gender—is the ability of the SHG, and federation to identify common and gender-specific vision for the future. When asked what is the vision of the groups for the future 70% mentioned that they wanted to strengthen income generating activities, 30% that they wanted to become self-dependent and sustainable, 10% each mentioned that they wanted to run a collective shop and initiate collective farming, and 10% that they (women) wanted to enter PRIs. That is, the vision indicates, that they are more concerned about strategic class interests than gender. Issues like combating dowry, which is on the rise, and promoting greater sharing of work between men and women did not as yet figure in the vision of the groups. But at the federation level they are able to articulate gender specific concerns more clearly. One federation—Saraptha—which had few women in decision making posts mentioned that they wanted to bring more women in leadership positions, and strengthen attention to women's empowerment. The other federation which is largely women managed—wanted to focus more sharply on women's empowerment, and increasing women's political participation.

## **7.0 LESSONS AND RECOMMENDATIONS**

### Key lessons from what has worked

The study suggests that GEAG's field interventions in Eastern UP has immensely strengthened the struggles of poor women and men members in its project area against poverty, and gender and caste-based discrimination.

Indeed its *poverty reduction* performance has been better than those NGOs or government programmes that focus only on forming savings and micro credit SHGs, assuming that savings and credit alone is enough for poverty reduction. A key lesson flowing is the need for strengthening returns to land through sustainable agriculture activities, strengthening access to agriculture inputs, equipments and markets, along with micro credit. An issue meriting a larger study is whether the poverty impact varies when micro credit is added to a sustainable agriculture programme (as in the case of GEAG), or when sustainable agriculture is added to a credit programme.

It's *women's empowerment* impact has also been better than that of most other NGOs or government programmes with a purely development orientation. In particular, GEAG appears to have avoided the pitfall of mobilizing women without having little impact on reducing gender-based violence and expanding their reproductive rights. An important reason for this is the strategy adopted by GEAG of not only targeting women as an important constituency for development interventions (which government and most other NGOs also do), but also mobilizing them for anti poor struggles. The process of engaging in struggles- though not always gender specific- has strengthened the confidence of women to challenge blatant violations of women's rights as well like violence against women. At the same time GEAG's strategy points to the need for not stopping only at struggles. Development interventions with women make the grass roots organizations space (here SHG), intervention (credit) and intervening organization (GEAG) acceptable to men, and are crucial for expanding decision-making space of women within the family.

Both poverty reduction and women's empowerment goals have been aided through the *organization strategy* envisaged/adopted in each village, viz., forming of development (SHGs) and struggle units (morcha units) at the village level, and a unit to bring both spaces together (federation). Morcha units are also found at higher levels. Whether the name 'federation' is appropriate is a different issue, but this structure of bringing different strategies together is important, and now needs to be formed at higher levels (center, district) as well.

#### Key lessons and recommendations to strengthen the interventions

At the same time, the study points to key lessons from what have been the limitations of GEAG in addressing gender, caste and class specific dimensions and causes of poverty, and empowering women:

- *Self-help is not adequate as a poverty reduction strategy*: One lesson that seems to emerge from the study is that the very poor have limited resources (dalits, landless, single adult households amongst poor) which comes in the way of whether they continue in the group for a long period, whether they can absorb credit to the same extent as those who are less poor, and ultimately whether they can overcome poverty. Thus addressing landlessness (including rights of poor widows/single women) and inequities in distribution of assets is a must. Encouraging collective land lease or purchase by the landless and those with negligible holdings is a must. Comprising of poor, few SHGs have enough capital to meet credit needs of members. Hence strategies beyond self-help are required like mobilising their rights to finance from banks (as of now banks do not release stipulated amount). Further, self-assertion is as important as self help, in particular the ability of groups to claim their rights to basic services. Some groups have made a beginning in holding health services, ration shops, schools, anganwadi center, PRIs accountable, this needs to be replicated on a wider scale. Holding non-poor members accountable to return loan is also important, indicated

by the fact that overdue rates are higher amongst forward castes than dalit members.

- *Poor women are a diverse group, and there is a need for recognising this diversity and targeting vulnerable groups amongst poor women.* It is also important to recognise that older women and men oppress the younger, landed the landless, the able bodied the disabled and so on. While middle and elderly (small farming) women and dalits seem reasonably well represented, adolescent girls, young women (with infants), landless women, and disabled women need to be better represented. A key recommendation for GEAG is to recognise this diversity, and make sure that these marginalised women are included.
- *Merely targeting women is not enough for addressing gender specific dimensions and causes of poverty, or empowering women, but conscious gender transformative strategies have to be woven in:* As discussed the struggle cum development orientation of groups has led to women also addressing some blatant and visible violations of women's rights like gender based violence, as well as expanded their savings, immovable assets, mobility, friendships, and decision making within the house (like it is difficult to sell household assets without consulting women). However, more invisible violations have not been addressed like gender based inequalities in access to food, negative coping strategies when faced with food shortage, the fact that women and girls bear the brunt of domestic work and child care, lack of legal rights of women to immovable property (including new land and house acquired through increased income), unequal wages, men earning more than women, groom's side insisting on dowry, persisting son preference reflected in sex ratios in favour of men etc. Given their domestic responsibilities, few women seem to have been elected into PRIs. It is also not clear as to overall how many leaders of federations are women, as two contrasting pictures were seen. The few men members seem to save more than women, and take larger loans. It is hence important to institutionalise gender more systematically, through compulsory gender trainings for members, spouses and leaders of groups and integrating gender more systematically into other trainings, including gender concerns within objectives, annual action plans and monitoring systems of SHGs, federations and GEAG, rethinking whether male exclusive SHGs should be formed or men should be encouraged to give part of their income for women to save, combat dowry through a social movement against it, making sure that loans are not taken for paying dowry, setting of dowry free marriage bureaus and using legal measures where necessary, enhancing private and collective ownership of land and house by women (atleast those brought through increased income to begin with), strengthening women's leadership in federations and PRIs, promoting struggles around equal wages for equal work, monitoring adherence to prenatal diagnostic act by scanning centers nearby, .
- *Merely targeting marginalised amongst women is not enough, but the specific ways in which gender and diversity issues interact needs to be taken into account.* It was observed that a majority of women members do not given as much freedom

to their adolescent daughters as sons. A few women with sons were prepared to do away with dowry, or give property to their daughters. A few dalits reported that upper caste women members would not drink and eat in their house. Not all mother in laws were willing to allow their daughters in law to attend meetings. The hierarchy between young and old, those with sons vs daughters, dalits and non dalits, relation positions needs to be addressed concretely through not only putting in place quotas in membership and leadership positions, but also evolving systems like encouraging collective ownership of land by women (which will go the next generation of women), organizing marches of mothers celebrating adolescent daughters, organizing marches of women with sons against dowry, forming groups of single/dalit/disabled women at district level, organizing separate training for young women on gender and agriculture, making it compulsory that everybody would drink a cup of tea in the house the person hosting the meeting (if a very poor member, the cost could be borne by the SHG) etc.

- *Recognise that there may be trade offs between women's participation in economic programmes and their work load, work load of girl children and male responsibility.* The study suggests that the work-load of women has increased with increase in their economic participation, and they rely on girl children (though not affecting enrolment) more than boys for supporting them. A majority of men do not routinely support them in their reproductive work, and the extent to which they draw upon men's labour for carrying out the enterprises that they manage is less than how much men rely upon their labour for enterprises that they manage. These trade offs need to be recognized, and men and women need to be sensitised on these aspects. Strengthening accountability of child-care centers run by government is also crucial.
- *It is important to understand that while gender, poverty and empowerment issues are interlinked they are also separate:* While it is true that if poverty issues are addressed from a gender lens, poor women will be empowered, it is important to recognise that there are many non poor women are also a dis-empowered group. How to engage with them while making sure that resources are not syphoned of by them is a key dilemma. The federations may be motivated to identify women from non-poor families who are subjected to violence.

The GEAG team has played a pioneering role on sustainable agriculture, gender and agriculture, and (as this study shows) poverty reduction. It is indeed capable of meeting these challenges.