



## **Participatory Development Working Papers**

**No 06/02. September 2006.**

### **Empowering Women in India: A Critique of the SHG Blueprint in India**

**Tanya Jakimow**



**Master of Applied Anthropology and Participatory Development (MAAPD) Program**

*Telephone:* (612) 6125 4041  
*Fax:* (612) 6125 2711  
*E-Mail:* [maapd@anu.edu.au](mailto:maapd@anu.edu.au)  
*Web:* <http://rspas.anu.edu.au/maapd>

## Empowering Women in India: A Critique of the SHG Blueprint in India

### Introduction: Evaluating the Empowering Potential of Development Interventions

The position of women in South Asia is widely regarded as one of the worst in the world. In addition to gender discrimination, marginalized women suffer deprivations associated with poverty, and often caste or ethnic discrimination. In India, a burgeoning civil society and a strengthening democratic culture have helped to elevate these issues, and the ‘empowerment’ of women is now widely regarded as an essential undertaking (refs). This has resulted in the design and application of empowering strategies in development intervention, by both government and non-government actors. Self-Help Group<sup>1</sup> (SHGs) programs have emerged across India as the most popular strategy for empowering women, with over one million SHGs operating in 2004 (Chidambaram 2004). While it is only one of many objectives of SHG programs, the empowerment of women has become a key rationale for SHG expansion and replication. Further, the supposed success of SHG programs in empowering women has supplanted other empowering strategies by government and non-government actors.

It is therefore important to understand the potentials and limitations of SHG programs as a mechanism for empowering women. SHG research has normally tended to look at outcomes, in which the SHG members themselves are the unit of research, generally by tracking changes in women’s lives through the use of proxy indicators. However, by making the unit of analysis SHG members, the SHG programs themselves, as a mechanism to empower women have generally escaped scrutiny. Analyses that focus on particular contexts or case studies are necessarily limited in time and space, with results applicable in one context not necessarily applicable to SHG programs more generally. Not only this, but case studies that concentrate on results, rather than processes, tend to overlook the power dimensions in the implementation of these programs.

This paper aims to overcome this shortcoming in the literature by analysing the potential of SHG programs as an empowering *mechanism*, rather than measuring empowerment *outcomes*. The widespread adoption of one SHG model, as a ‘blueprint’ of empowerment, justifies an approach in which the institution, not a particular context, can be examined. Rather than the affects on particular women, the procedures and *modus operandi* of SHG programs are examined. This includes an analysis of the ‘normative’ model of SHGs, and its actual application.

In particular, this paper makes three arguments that can be usefully applied in determining the potentials and limitations of SHG programs as an empowering mechanism. Firstly, when implemented in its ideal form, SHG programs do have the potential to empower women to varying degrees. Secondly, however, this potential is limited by the persistence of a ‘top-down’ orientation in SHG program application. Finally, we argue that although SHG programs have the potential to empower women in some aspects, their ability to result in social transformation is limited by a belief that SHG members are responsible for, and can achieve, their own empowerment.

### *Situating Empowerment in the Development Discourse*

Amartya Sen’s (1999) ‘development as freedom’ approach has been a starting point for many recent definitions of empowerment. Sen argues that the goal of development is not to achieve a certain set

---

<sup>1</sup> SHGs are economically and socially ‘homogenous’ groups of between 10 to 20 people, usually women, who meet regularly. A full description of SHGs is given in Chapter II

of indicators, but to increase choices (and thereby ‘freedoms’). Kabeer (1999) uses this approach in her definition of empowerment as: the movement from an inability to an ability to make choices. She qualifies this definition by adding the conditions of choice must be recognized, taking into consideration the internalization of norms; the consequences of choice must be overall positive; and thirdly, the choices pursued must have a transformative significance, that is, changing the social structure in sustainable ways (Kabeer 1999). These three themes are common across the definitions of women’s empowerment in contemporary development literature (see Weiringa 1994, Mosedale 2005, Batilawa 1994, for example).

These definitions are based on an understanding of power as inherent in the social structure, rather than belonging to any agent (Mosedale 2005, Batilawa 1994, Kabeer 1999). Hayward (1998) argues that power is ‘faceless’, with social boundaries, rather than identifiable agents, constraining and enabling action. This ‘facelessness’ limits the fields of possible action, and constrains the choices of both the marginalized *and* the dominant. Constraint on action does not signify disempowerment, but rather the way those constraints impede the pursuit of interests relative to others. Therefore, rather than measuring net increases in choice, it is the way opportunities and constraints implicit in the social system enable the actor to better pursue their interests that indicates empowerment.

The task of measuring empowerment is complicated by the necessity to identify people’s interests without removing their agency to make their own decisions. This has resulted in the general consensus that empowerment must occur in relation to local conditions, with the inability to bestow empowerment by a third party being an additional recurrent theme in contemporary literature (Kabeer 1999 and Mosedale 2005). This approach is popular in participatory models of development as ‘self-empowerment’ ensures that the ‘beneficiaries’ of development can determine and pursue their own interests and aspirations rather than those of external agents. Secondly, the very ability and desire of the marginalized to pursue their own interests indicates success, with the ‘struggle’ itself an objective.

We would argue, however, that the ability for the disempowered to pursue their interests requires the lifting of constraints, regardless of who undertakes the requisite action. This is especially evident when the goal of social change is realized, in which all women in a given context (including future generations) benefit from reduced constraints, regardless of their own involvement in the process. Rather than seeing it as a *necessary precondition*, self-empowerment should be regarded as a *desirable outcome*. However, it should be noted that to retain relevance, the disempowered must be able to *direct* the empowering process. This creates an apparent contradiction between women as central to the process, but not necessarily (though certainly desirably) the actors in empowering actions.

The failure to recognize direction and participation as two separate issues has resulted in empowerment projects that have concentrated on the latter, ignoring potential empowering action by external agents, and laying the burden for achieving empowerment with the people least able to expend resources or overcome negative consequences. At the same time, the assumption that participation of the marginalized reflects their direction of that action ignores how the disempowered are often co-opted into such projects (Kothari 2001, Kapoor 2002).

The above discussion stresses the need to not only redefine women’s empowerment, but to change the orientation of the discussion. Rather than having an objective of ‘empowerment’, development agencies need to aim for ‘empowering actions’. In this way, the process of removing constraints, rather than an artificial endpoint, is emphasized. ‘Women’s empowerment’ should therefore be re-conceptualized as ‘empowering women’, defined in this paper as: the reduction or removal of constraints that reduce the ability of women to pursue their interests.

### *Identifying Constraints Preventing the Pursuit of Interests*

The works of Foucault (1979) and Giddens (1979) are particularly useful in identifying the constraints that prevent the pursuit of interests. Three categories of constraints are revealed through theoretical examinations of power: internal, institutional and social. These categories should not be considered as separate and autonomous aspects of power relations, but rather as mutually dependent processes constraining action.

Internal constraints prevent the pursuit of interests by limiting the identification of what those interests are, and the actor's sense of self-entitlement to them. Foucault (1979) argues that processes of socialization in which punishments and rewards are elicited for certain behaviour, encourage adherence to social norms. This 'normalization' of the individual within the social structure results in the internalization of norms, shaping the aspirations and perceived possibilities of the actor (Foucault 1979). The individual is categorized, and tied to their identity by their own consciousness and self-knowledge. This constrains the actor by limiting their behaviour to that which is commensurate with that identity.

Observation by peers prevents action that deviates from these norms, regardless of their utility in the pursuit of individual interests (Foucault 1979). The 'panoptic prison' makes all people visible in society, with the constant sense of being watched deterring behaviour that transgresses social norms. Knowledge is gathered about the individual, constraining behaviour by making it more known, and visible (Rouse 2005). In this way, the individual is not constrained by an actor exercising 'power', but rather by discourses that determine 'normal' and thereby appropriate behaviour.

While not ignoring the role of internal constraints in preventing the pursuit of interests, Giddens (1979) emphasizes the agency of the individual within the social structure. He states that people do not misperceive their interests, rather they make decisions-based on purposeful calculations that measure the costs of non-adherence to social norms against the benefits (Giddens 1979). People's ability to contravene social norms rests on their relative autonomy from the social system, which either limits, or enables them to overcome these consequences (Giddens 1979). While even dominant people are to some extent dependent on the marginalized in their social relations, their relative autonomy allows them greater freedom to pursue their interests, while for the marginalised it is the opposite.

This relative autonomy and dependence can be supported by institutional mechanisms. For example, the provision of alternative accommodation and independent income sources enables women to leave abusive husbands even if leaving is socially unacceptable. Providing institutional choices can therefore increase the ability to pursue interests, though there is a limit that is determined by social cost.

As seen, internal and institutional constraints are themselves a product of a social structure, and so it can be argued that either reducing or removing social constraints and legitimating ideology are the most important to facilitate long term changes in the ability to pursue interests. Interventions, therefore, that concentrate on internal and institutional constraints only ameliorate relative disempowerment unless accompanied by social transformation. Transformation, however, is a product of the relative autonomy or dependence on social relations of the actor, and their command over resources, (Giddens 1979: 92). Inequality in transformative capacity stifles social change, as those with the most to gain from social transformation have the least capacity to do so, and vice versa.

### ***The Emergence of the SHG ‘Blueprint’ as a Means to ‘Empower’ Women in India***

The emphasis on women’s empowerment in development projects in India, is a tacit acknowledgement that women are unable to pursue their interests relative to men. The advancement of women’s interests has been incorporated into National policy since the Fifth Five Year Plan (1974 – 1978) onwards (WCD 2001). The SHG model was introduced as a core strategy to achieve empowerment in the Ninth Plan 1997 – 2002 with the objective to “organise women into Self help group [sic] and thus mark the beginning of a major process of empowering women” (Planning Commission GoI 1997). This strategy was continued in the current Tenth Plan (2002 – 2007) with the government committed “to encourag[ing] SHG mode to act as the agents of social change, development and empowerment of women” (Planning Commission GoI 2002: 239).

In India SHGs are groups of 10-20 women initiated by a third party for a purposeful development intervention (Kannabiran 2005). Thorp, Stewart *et al* (2005), have developed a typology of SHGs of: first, those that deal with ‘market failure’ through savings and credit programs; and second, those that are involved in ‘claims’, that is to advocate group members’ claims or rights to access resources, identity, political participation, information, and justice and the like – as well as savings and credit. The ‘blue print’ model of SHG programs promoted by Government (e.g. see DeW 2000) – and the subject of this paper – tends to support the ‘market failure’ model of SHGs, and focus on the savings and credit, rather than seeking to address local ‘claims’ and the like.

This ‘blueprint’ has ironically become more standardized as the number of NGOs implementing SHG programs has increased. The necessity of foregoing flexibility and innovation in order to obtain funding is a common problem amongst Indian NGOs (Bhatia 2000). NGOs feel pressured to implement programs that have ‘proven’ results, in formats recognizable to donors. For their part, most donors have not yet implemented the institutional mechanisms to facilitate a more varied development environment – in terms of programs, results, and time – despite displaying a commitment to ‘bottom-up’ development (Ashman 2000, Power, Maury *et al* 2002). The tendency of NGOs to simplify messages in order to obtain funding has resulted in an expectation of tangible results, without complications (Lewis and Shobhan 1999, Kilby 2004). Programs then become self-perpetuating ‘successes’; available funding ensures implementation, while the ‘apparent success’ of the project ensures continued funding.

The ‘blueprint’ model in practice is initiated by an NGO or Government field officer and follows a program of organising, capacity building, and collecting savings. Savings and credit is the core component, and after (usually) a 12 month period of collecting savings, the development agency will facilitate inter-group lending. A further assessment of capabilities ‘promotes’ SHGs to obtain funds leveraged by the NGO from banks, or donor agencies. Direct linkages with banks, and organizing of groups into self-administrative groupings (generally called clusters) are promoted to enable groups to operate completely independently of the field officer after three years. SHG members are supported by an NGO or Government agency to establish skills such as book-keeping, basic numeracy, and develop a savings pattern and ‘financial credibility’, that are seen as essential to obtain external (and larger loans) in the future.

SHG programs are also often linked with other development initiatives of the NGO or government agency. This may include programs such as ‘Reproductive and Child Health’, crèches, water and sanitation initiatives and gender awareness training. In this way, the SHG has become the unit of development intervention, with the majority of programs aimed at women implemented with

existing, or newly organized SHGs. SHG members are then linked into a network of SHGs, with cluster meetings providing the opportunity for elected leaders to meet regularly and discuss issues.

### *Reducing Internal Constraints*

To determine the ‘empowering’ potential of SHG programs, these aspects need to be evaluated in regards to their ability to remove the constraints that prevent the pursuit of interests. As the identification of interests is a prerequisite for their pursuit, broadening cognitive boundaries is a logical starting point in empowering strategies, so the disempowered can gain an understanding of the conditions of their subjugation, and appreciate that these are created, and are not part of a natural order (Hall 1992). By critically questioning the social order, participants are expected to ‘see through’ the socialization process identified by Foucault (1979), expanding cognition beyond the perceived ‘sense of reality’, or *doxa* (Bourdieu 1977, Kabeer 1999).

The external activist can facilitate this by “giving women access to a new body of ideas and information that not only changes their consciousness and self image, but also encourages action” (Batilawa 1994). However, care must be taken to ensure that the introduction of external perspectives does not become an imposition. As noted, transformation of internal consciousness *directed* by an external agent can have a disempowering effect, as the marginalized are unable to identify their own aspirations and interests – the objective of cognitive empowering actions.

Strategies to remove internal constraints have been incorporated into the SHG blueprint at a normative level. Group formation is a key strategy to overcome internal constraints. Summer-Effler (2002) argues that the sharing of experiences amongst homogenous groups exposes the structural conditions of subjugation, and enables a critical analysis of the status quo. The ‘meta-perspective’ that develops from group interaction creates an environment where “personal problems are revealed as social patterns, and [negative emotions are blamed] ... on the environment instead of the self” (p. 51). The value of ‘just getting together’ was explored by a participant at a workshop in Tapalehui, Mexico.

The chance to break out of the daily routine, to sit down on a regular basis with other women and community members with similar burdens helps women recognize that they are not alone, that their problems are shared and that, upon further analysis, the root causes go beyond individual fault or responsibility (Townsend 1999: 77-78).

Gender awareness training and exposure visits have the potential to introduce women to alternative ‘world views’, encouraging them to critically examine their own. In addition, interaction with a large number of women at Cluster and Federation meetings increases confidence to articulate and pursue interests. As one woman gains the confidence to interact confidently with officials, women’s own self-efficacy is increased through the experience of vicarious learning (for example see Purushothaman 1998). These meetings also theoretically enable a space for the SHG member’s own articulation of ideas and direction of programs.

Despite these broad range of mechanisms to reduce internal constraints, they are rarely practiced beyond a nominal application. Mayoux (2003) argues that donors’ emphasis on income generation and financial sustainability has reduced the implementation of ‘empowering’ specific programs that have no financial outcome. An analysis of the content of ‘individual transformation’ in SHG program case studies is instructive. MYRADA (2002) and Gregory (n.d.) measure awareness through the knowledge of government programs or legal rights. Purushothaman (1998) notes that increased self-efficacy enabled a ‘curiosity in entrepreneurship’, and confidence to pursue economic activities. While important, these measure only one aspect of internal constraints, reflecting the biases of the researchers, rather than indicating a holistic reduction in internal constraints (Kabeer 1999). Few of these case studies used completely open-ended questions in their surveys (see Kilby 2004 and 2006).

We argue that this preoccupation with savings and credit has resulted in the broadening of cognitive boundaries only as far as economic activities are concerned. External perspectives and world views are restricted to validating women's positions as economic producers. Where SHG activities transform and broaden cognitive possibilities, they do so only to the extent that they are compatible with neo-liberal approaches to development. Therefore, rather than expand cognition to understand the structural nature of their oppression, SHG programs encourage women to identify purely material causes, with a material solution.

This is not to argue that credit and savings programs are in themselves detrimental to women, micro-finance activities can empower women as self-defined in some circumstances:

[w]omen made a very explicit equation between the money they earned and the love they received, because in an increasingly monetised economy ... money represented purchasing power, prestige and value. They have material values because (like Madonna) they live in a material world (Kabeer 1998: 67-8).

The emphasis on savings and credit in this instance enabled women to pursue their self-defined interests within their conception of 'reality', as exemplified by the 'material world'.

However, the importance placed on the 'material world' is, in itself, an outcome of the cognitive restrictions imposed through unequal power relations. While not downplaying the improvement in women's lives with improved capabilities to operate in a market dominated system, it is unclear that this is in the best interests of all SHG members. Many SHG programs with their focus on 'empowerment' through economic activities have equated 'self-worth' with financial contribution. As income is the (only) means through which respect and entitlement are gained, it justifies norms suggesting that women's domestic and reproductive work has less value, increasing its invisibility and reinforcing the marginal position of women. By strengthening these norms, SHG programs seem to lay the blame for women's marginal position not on the social structure, but on women's inability to function in the market system. At the same time, while women's capability to operate within the 'material world' has improved, they still suffer marginalization within it (Menon 1999).

Not only do SHG programs fail to expand cognitive limits beyond the 'material', they often implement mechanisms to ensure the requisite norms are imbibed by members so they will act within its bounds. Many SHG programs implement disciplining procedures to improve the financial viability of the groups, and consequently the adoption of compatible norms.. MYRADA (2002) notes that a central role of groups is to promote control and discipline, so that groups may become attractive financial partners. This requires the acceptance of new norms, and a culture "where rights and responsibilities are equally valued and internalised, and where sanctions are imposed and accepted" (MYRADA 2002: 52). This emphasis is also found in PRADAN's literature (PRADAN 2003, 2005, Narendranath 2001a, 2001b). Narendranath from PRADAN (2001a) argues that

[i]n order to be financially successful, a group requires strict discipline, profit orientation, and adherence to clearly defined rules and capacity to take immediate remedial action against aberrant behaviour (p. 3).

Sanctions against deviant behaviour are used by both PRADAN (2005) and MYRADA (2002, Fernandez 1998), and groups are encouraged to use the detailed knowledge they have of each other to "exert peer pressure and take corrective action" (Narendranath 2001a: 3). The Panopticon which aims to "to induce in the inmate a state of conscious and permanent visibility that assures the automatic functioning of power" (Foucault 1979), can be applied to these SHG programs, as peer observation is encouraged to ensure compliance to norms.

In this way, SHG programs do not reduce internal constraints to enable SHG members to better identify their interests, but rather replicate the processes in which the 'disempowered' are encouraged to internalize and adhere to now a new set of norms that are arguably just as disempowering. These

norms are a product of the development ‘discourse’, based on a ‘knowledge’ over which SHG members have little influence. In the words of Freire (1970: 76), they are “pitting their slogans against the slogans of the oppressors”, arguably becoming the oppressors themselves.

More importantly for the present discussion is that the inculcation of norms contradicts the very process in which internal constraints are removed. As noted above, the objective of ‘empowering’ strategies is to increase the range of cognitive and material possibilities available for the disempowered. However, it is ultimately the disempowered who must be given agency to choose between these options. By predetermining in what ways cognitive limitations are broadened is to *impose* an external value system, thereby disempowering further the already marginalized.

However, the ability of SHGs programs to weaken members’ agency should not be overstated. Villarreal (1992) argues that alternative worldviews are never adopted wholesale, but rather are incorporated to the extent they are seen as beneficial to participants. This is supported by Rossi’s (2004) case study in West Africa, where locals adopted the language of development agencies in order to obtain benefits, without necessarily internalizing its epistemic orientation (2004). However it is important to note that participants were still unable to pursue those aspirations that fell outside the development agencies’ agenda.

### *Removing Institutional Constraints*

The inability of women to pursue their own objectives also has implications for the removal of institutional constraints. The removal of internal constraints is meaningless without their transformation into material possibilities (Kabeer 1999). Actions that transgress social norms often attract negative consequences, preventing women from pursuing their interests (Giddens 1979). The costs – such as financial destitution – relative to the benefits, can be reduced through the introduction of other institutional mechanisms to compensate for the lack of familial and social support. The capabilities of the disempowered can also be increased in areas where existing institutions support their exclusion.

Some institutional constraints are removed through savings and credit activities, and the associated linkages to government and development programs. Economic activities can reduce financial dependence on families, money lenders and, in some cases, exploitative wage labour (Fernandez 1998, Purushothaman 1998, WCD n.d.). This increased autonomy reduces the negative consequences of behaviour that deviates from social norms. SHG programs also link women with institutions that increase their capabilities in domains where they are traditionally excluded – for example, entrepreneurial and occupational training programs overcome institutional gaps where certain skills are seen as socially unnecessary or inappropriate for women. Other programs such as crèches, provision of water and sanitation facilities, and family counselling centres all provide women options, or give them space, to pursue their interests (see for example CRED 2003).

While evaluating in detail the ‘empowering’ affect of such program components is outside the scope of this paper – and is widely explored elsewhere, especially in regards to microfinance – a few important points need to be raised. Firstly, the ‘top-down’ orientation of SHG programs prevents members from not only articulating their own interests, but pursuing them through the above mechanisms. The quality of participation is often lacking in SHG programs, resulting in ‘supply-led’ development programs. This can be disempowering, in that these programs remove the programs accountability and control away from the women (Kilby 2004). Therefore, institutional constraints that are particular to the women but unidentified or incompatible with donor objectives, are ignored in SHG programs (see also Mencher 1999). This is not to downplay the importance of SHG programs

to the well-being of the women, but rather expose the failure of SHG programs generally to enable women to pursue their *self-identified* interests through institutional mechanisms.

### *Reducing Social Constraints*

While important, the removal of internal and institutional constraints is, by itself, not sufficient to result in long-term changes to the lives of the disempowered. As noted earlier as internal consciousness and institutions are a product of the social system, transformation of the former will be short-lived or incomplete without changes to the latter. Therefore, empowering programs must endeavour to remove those social constraints – in the form of norms and supporting ideology – that prevent marginal women pursuing their interests. This requires that either those with the greatest capacity to transform social norms develop the incentive to do so, or those with the most to benefit from such a transformation develop the capacity.

According to Giddens (1979), social transformation and mediation occurs through three mechanisms. First, signification determines meaning in communication, enabling common understandings. Second, legitimation and norms are the moral consensus, that facilitate a unified society. Finally, ‘domination’ enables certain actors through their access to resources, to coerce or induce others to act in certain ways. . These three mechanisms are not self-contained, but rather influence, support and shape each other.

However, it is ‘domination’ that determines the ‘transformative capacity’ of actors, and is intrinsically related to human agency (Giddens 1979). As such, development interventions engaging in *purposeful* social transformation have focused on this aspect to explain, and equalize power relations. Asymmetric access to resources whether they be allocative (command over objects) or authoritative (command over people) (Giddens 1979) sustains power relations, as the dominant use them to increase their transformative capacity, resulting in the reinforcement of their domination (Giddens 1979:).

Empowering strategies usually incorporate the development of collective strength to both increase command over resources, and as an authoritative resource in itself. Kabeer (1994) argues that

[i]f the poor lack the material and political clout to challenge the structure and distribution of entitlements in their society, then conscientization and organization are seen as mobilizing the only resources they do have: their capacity to resist and transform through collective strength (1994: 250-1).

Collective strength is thereby seen as the antidote to the dilemma of allowing the marginalized (who by definition do not have access to resources) challenge the social structures that subjugate them (Weiringa 1994, Sen and Grown 1987, Zapata 1999).

It is central to the rationale of SHG programs that social change be achieved through increasing the capabilities of the marginal, who then direct and undertake empowering actions. The group is therefore promoted as a catalytic institution, “gradually empower[ing women] to experience and use their collective strength” (Purushothaman 1998: 273). SHGs have the potential to become an influential political unit, enabling members to channel resources to meet their interests (Panda n.d. 9). Collective strength also enables women to overcome sanctions resulting from challenging entrenched interests (Fernandez 1998).

Collective strength, and a space to exercise it, has according to proponents of SHGs, enabled women to challenge prevailing social norms (Purushothaman 1998, Anand 2002, Panda n.d.). However, these examples of women’s increased capabilities to challenge social norms are generally the exception, rather than the norm. Many case studies (see for example Deshmukh-Ranadive 2004, Gregory n.d.,

Srivastava 2004, Anand 2002) or promotional pieces (CRED 2003, CARE India 2001) use a handful of case studies to show how SHG programs enable women to transform the social system. Broader studies such as Smith Sreen (1995), Kilby (2004) seem to show that while these changes can occur in some cases they are generally not widespread across SHG programs, especially those that adopt the 'blue-print model and use market-based mechanisms rather than 'claims' approaches (Thorp, R., Stewart, et al. 2005).

The 'top-down' orientation of the blue print model of SHG programs is an important factor in inhibiting these characteristics in SHGs. As noted, groups have often been formed to create financially viable, rather than political units, thus preventing the formation of a collective solidarity. (see for example Viswanath 1993). Also, as SHG programs have increasingly become 'top-down' providers of services, predetermined 'agency-supplied' programs are available in a non-negotiable format to all SHG members, regardless of any collective action (see for example TNCDW 2000). This encourages a *passive* acceptance of development resources and advice, rather than a *proactive* effort to make claims, negotiate for, or challenge resource distribution. This reinforces SHG members perceived dependency, with resources obtained through the benevolence of development agencies, rather than an experience of successful collective action.<sup>2</sup>

Furthermore, SHG programs that deliver services have the potential for developmental resources to be used to reinforce existing power relations, especially when NGOs are linked to the elite in a locality. Bourdieu (1979) argues that the dominant can gain the consent of the dominated through the provision of 'gifts':

... giving is a way of possessing (a gift which is not matched by a counter gift creates a lasting bond, restricting the debtors freedom and forcing him to adopt a peaceful, cooperative, prudent attitude); because in the absence of any juridical guarantee, or any coercive force, one of the few ways of 'holding' someone is to *keep up* a lasting asymmetrical relationship [emphasis in original] (1979: 95).

The provision of resources *through* NGOs can result in a perceived quorum of approval from SHG members, rather than facilitating resistance to unequal power relations. In this way, development resources have the potential to be used to maintain the status quo, rather than transform social relations.

Similar arguments have been used to suggest that SHG programs prevent, rather than encourage, collective action against the state. Kannabiran (2005) argues that dependence on state resources provided through SHG programs prevents collective demands on the government. The provision of basic services and meagre additional income enables the state to circumvent its role in ensuring the basic rights of the marginalized as citizens, and leaves the burden of improving their socio-economic condition on women. Kannabiran (2005) argues '[m]easures such as microcredit and self-help serve to distance women from citizenship and political action while retaining their utility as vote banks'.

### ***Social Transformation: Whose Responsibility?***

However, while development resources are implicated in maintaining local power relations, they are only one of many relations that limit the ability of women to pursue their interests. Even with genuine 'bottom-up' mechanisms in place, broader social norms still constrain women, with SHG programs having little impact in removing these constraints. Explanations for this failure to remove constraints extend beyond the 'usual suspects' of 'top-down' orientation in SHG programs. The

---

<sup>2</sup> See Ridgeway and Smith-Lovin (1999) for a theoretical discussion of how these types of interactions can reinforce the perception of unequal competencies between men and women.

ability of the normative model to adequately increase the capabilities of women to challenge social norms in the broader social context also needs to be assessed.

By definition, the disempowered are the least able to bear negative sanctions against 'deviant behaviour', are most dependent on social relations, and suffer higher costs for action transgressing norms (Giddens 1979). Riger (1993) explores the greater need to maintain relationships amongst those in lower socio-economic groups in her critique of empowerment theory. She argues that approaches which have focused on increasing individual autonomy ignore the necessity to build relationships – not be independent from them. Therefore the focus in SHG programs on financial autonomy and obtaining resources *vis a vis* men and the upper classes, may be counter to the interests of the women, for whom social relations need to be fostered, not antagonized

Resistance to prevailing social norms is further forestalled by the higher costs born by the most disempowered taking social action. Low wages, poorly remunerated informal sector activities, and cost saving measures in the household, all impose a heavy work burden on marginalized women (Sangari and Vaid 1990). Rather than lighten the load, the tendency for micro-finance programs is to impose a 'double-burden' of reproductive and productive work (Kabeer 1998, Rahman 1999, John 2002). As seen in the anti-arack movement in the 1990s Andhra Pradesh, this can have a de-politicizing affect. The women's movement that successfully banned alcohol in 1995, lost its political edge once incorporated into the DWCRA program (the state SHG and micro-finance program), as women became preoccupied with the addition activities (John 2002).

While the political resources of the marginalized have been overestimated, there has been an underutilization of the influence NGOs have in shaping norms. Development agencies are as much a part of the production of discourses, in addition to being implicitly connected to modes of domination. The reaction in contemporary development literature (though not necessarily in practice), has been to reduce their influence. However this falsely separates the action of NGOs from those of their constituents through participatory rhetoric, ignoring the fact that development agencies are embedded within their communities, and are often part of the elite in those communities. While 'bottom-up' approaches have concentrated on mitigating the power of development agencies *vis a vis* the disempowered, they have reduced the potential of the latter to transform the underlying norms and discourse in broader social contexts.

This is not to suggest that SHG programs have been entirely unsuccessful in transforming social norms. Deshmukh-Ranadive (2004) argues that the necessity for women to attend SHG meetings has resulted in a 'mandatory' expansion in space. This is evident in the changes Viswanath (1993) found among Gram Vikas members. Before SHGs came to the villages, women would rarely congregate, as there was no 'purpose for doing so', and was therefore not sanctioned as 'normal' behaviour. However, as resources were distributed through SHG activities, they became a legitimate space. Once this behaviour was normalized, members often met just to chat, sing songs and socialize and in this way transform local social norms (Viswanath 1993).

However, SHG activities have tended to be non-conflictual, with development agencies preferring to maintain the goodwill of the community, thereby limiting their transformative impact. Economic activities are primarily encouraged that enable women to work in the home in customary occupations. For example, MYRADA (2002: 45) notes that males were supportive of SHGs as it '... enabled women to obtain an income, *without challenging norms*'. This is a trend in 'gender orientated programs more generally, as the prevailing identity of women as mothers, supplementary earners, and low skilled workers is promoted, rather than challenged (Parpart, Rai *et al.* 2002). The potential of SHGs to 'empower' women (a message clearly articulated in the development literature), appears diluted in the sales pitch to potential 'beneficiaries'. Savings and credit are used as a 'hook' to

encourage participation of women and acceptance by families (Kilby 2003, WCD n.d.), while apparently sidelining the loftier objective of ‘empowerment’ in order to maintain societal support.

The tendency of SHG programs to remain within, rather than challenge social norms, has had a predictable impact on the removal of social constraints. Deshmukh-Ranadive (2004) notes that while economic benefits have been realized, underlying norms such as males eating first, women not seeking medical attention, and suspicions of infidelity of ‘mobile’ women have prevailed. Further, SHG programs have generally used patriarchal structures to implement their programs, particularly by encouraging adherence to gender norms that increase efficiency of the program (Mayoux 2003, Kannibaran 2005, WCD n.d.). For example, the ‘official’ reason for the use of women in SHG programs is their greater ‘credit worthiness’ and relative ‘disempowered’ status (Deshmukh-Ranadive 2004, MYRADA 2004, TNWDC n.d. b). The ‘open secret’ is that women are easier to manage and mobilize, and are less argumentative (Deshmukh-Ranadive 2004, Fernandez 1998).

Rather than forsaking the ameliorative affect of SHG programs, the approach that appears to promote the responsibility of the marginal for social transformation needs to be reassessed. In particular, the rationale behind the ‘disempowered’ empowering themselves thesis needs to be analyzed to see if it devolves control over direction of change, or merely responsibility for the action itself. The implementing agents of SHG programs have tended to take a non-confrontational approach to social transformation (Mencher 1999), with the political action they rhetorically desire of SHG members , directly contrasting with their own apolitical status. While producing some results, the question remains as to whether this is an *effective* approach to ‘empower’ women and transform society. Is ‘self-help’ a necessary component of that strategy, or a useful excuse for non-action by other socio-economic groups?

We are not suggesting that SHG members cannot be active agents in social transformation, but rather, this must be seen as the ‘ideal’ outcome of SHG programs. At the same time, however, the ability of SHG members to remove the social constraints that prevent the pursuit of interests must be recognized as being limited, questioning the rationale that increasing the transformative capabilities of the marginal is the most appropriate strategy to empower. While the potential of SHG programs to remove social constraints can be improved by devolving the power to *direct* programs to SHG members, their transformative capacity will be limited if this also includes the devolution of *responsibility* for challenging social norms. However, this does not necessarily mean a dramatic change in the methodology of SHG programs (which as shown, has its own benefits). Rather, the limitations of SHG programs in transforming society must be acknowledged.

### ***Conclusion: The Danger of Maintaining SHG Programs as the Primary Mechanism to Empower Women in India***

This paper has not sought to determine if SHG programs should continue as a development intervention. ‘Empowering’ women is only one objective of the SHG model, and others – such as increasing income, linking the poor to services – are also important to the well-being of marginalized women and their families. In fact, the overall negative evaluation of this paper is perhaps most successfully critiqued by the voices of the women themselves, who overwhelmingly appreciate SHG programs (Purushothaman 1998, Srivastava 2004). Therefore, rather than advocate its rejection as a development intervention, this paper has sought to outline the limitations of the SHG ‘blueprint’ model in relation to its objective of empowering women.

The introduction showed that the objective of empowerment is a process, with no definable endpoint. It is therefore not a contradiction to argue that SHG programs empower women to varying degrees, while being limited in that same objective. The provision of credit and access to services through

SHG programs increase the choices available to women, thereby empowering them to some extent. However, this only empowers women within the prevailing system, and does not challenge the social structure in which marginalized women have relatively less ability to pursue their interests. While beneficial, this objective falls short of contemporary definitions of ‘empowering’ processes, which acknowledge that constraints to pursuing interests are a product of the social structure in which they arise. An increase in capabilities within the prevailing system will not overcome the long-term disadvantages faced by marginal women.

In addition to not challenging the social structure, SHG programs have failed to devolve the direction of programs to members. This has resulted in expansion of internal constraints to aspects limited to those consistent with the dominant neo-liberal orientation of development intervention. Likewise, members have been unable to direct the removal of institutional constraints, with institutional mechanisms restricted to those compatible with available, and externally identified, programs. While SHG programs have generally failed to enable women to *direct* SHG activities and empowering processes, members have been promoted as *responsible* for the removal of social constraints, despite their limited resources to do so. By devolving the responsibility of action to the people least able to do so, development agencies have in fact contributed to maintaining the status quo.

This discussion suggests a contradiction in which ‘bottom-up’ development is seen as *essential* in empowering strategies, at the same time as *insufficient* to remove all the constraints that prevent the pursuit of interests. This scenario reflects recent debates about the relative merits of ‘participatory’ development that argue that providing a space for participation, does not necessarily result in the ability to direct development programs (Kothari 2001, Kapoor 2002, and Mohan and Stokke 2000). However, these limitations should not prevent acknowledgement of the potentials of participatory development. Williams (2004) argues that while participatory spaces may not necessarily result in empowering outcomes, they increase the likelihood of it. In this way, participatory development should be viewed as a potential site for action, and therefore be promoted, while not assuming that this desirable process actually takes place.

The failure of SHG programs to empower women is therefore largely a result of the confusion of participation with empowerment. The former is seen as both sufficient, and necessary to achieve the latter. However, neither proposition is correct. Introducing participatory mechanisms does not *guarantee* empowering outcomes, but rather increases the *possibility* of them. This potential is dramatically reduced when such participation is superficial, as seen in the application of the SHG ‘blueprint’ model. Neither is it required; an empowering action as defined as the removal of constraints need not be carried out by the ‘beneficiary’ of that action, however, it does need to be *directed* by them in order for it to be relevant. Development agencies, if accountable to and representative of their constituency, have the legitimacy to undertake action on the latter’s behalf. Overcoming power relations in development need not entail devolving all responsibilities for social action to the disempowered, but rather devolving the power to determine the nature of those actions.

SHG programs therefore require a genuine commitment to ‘bottom-up’ development, in addition to an acknowledgement of the limitations of this approach. ‘Space’ to articulate is not enough, but rather a concerted effort needs to be made to bestow the ‘status of expert’ on the disempowered. This must then be backed by institutional change to allow articulation to translate into influence. It requires a change in who has the ability to define desirable social norms, rather than merely a change in their orientation. Giving SHG members control over the ‘empowerment’ discourse and SHG programs would enable women to pursue their self-defined interests to greater effect – the objective of empowering interventions. At the same time, constraints preventing the pursuit of interests extend beyond the development environment. The limited (though not negligible) ability of the

disempowered to transform the broader society means that responsibility for all empowering actions cannot be relinquished to SHG members alone.

Finally, the SHG 'blueprint' has not been adequately theorized, failing to take into consideration the affect of power relations on SHG programs. Case studies with particular successes in one aspect are used to highlight the success of the program in general, while methodologies and applications have escaped scrutiny. Much of the existing research has tended to view the implementers of SHG programs as disinterested bystanders, immune to the effect of social relations around them. This includes not only local relations, but the development industry itself. These two arenas have their own sets of norms, punishments and rewards for 'appropriate' behaviour. As seen, this has resulted in two outcomes: 'top-down' development interventions to appease donors; and non-conflictual programs to enable social acceptance on a local level, and to appease government.

This is not to say there are not models that can be drawn from to reshape the approach to SHG and empowering programs so that constraints are more effectively dealt with — the 'claims' model of Thorp *et al* (2005) mentioned above is one of these. These models are generally built around networks of disadvantaged groups within society in which the primary aim is to remove the institutional causes of disadvantage while at the same time enabling individuals within these groups to gain access to resources through SHG programs. The key is that the 'empowered' woman or even SHG is not responsible but rather the NGO concerned plays a role in facilitating networks identifying key issues and providing fora and processes by which these constraints can be addressed. Examples of this are the Ragpicker Union in Pune City, and the Fishers Federation on the East Coast of India (Kilby 2006).

While the SHG model can be the site for the transformation of power relations, it is not sufficient, in and of itself, as an empowering mechanism. The failure to acknowledge the limitation of SHG programs in this regard, hinders the project to empower marginalized women in India. By implementing a 'standard' 'one size fits all' approach, other strategies are silenced, and cannot find funding. Additionally, by maintaining that SHG programs successfully empower women, governments, the development industry and elites, are all seen to be taking action in what is popularly identified as an essential project. In this way, they are absolved of further responsibility, thus depoliticizing the empowerment project and helping to maintain the status quo.

The finding of this paper is not only applicable in India, but also in the context of 'empowering' development interventions throughout the world. The desire to prevent the disasters of the past, where external values and norms were imposed on 'undeveloped' societies, has resulted in a discourse in which the marginalized are viewed as the only legitimate actors to 'empower' themselves. This has confused direction with action, and power with responsibility. The experience of SHG programs raises the question of whether it is fair to leave the burden of 'empowering' processes with the people least able to do so. Is social transformation only the domain of the marginalized, or do others also desire change, and have a responsibility to seek it?

## **References Cited**

- Anand, J. 2002. 'Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs', *Discussion Paper No. 38*, Kerala Research Programme on Local Level Development, Thiruvananthapuram, Centre for Development Studies.
- Ashman, D. 2000. 'Strengthening North-South Partnerships: Addressing Structural Barriers to Mutual Influence,' *IDR Reports*, 16 (4).
- Bailey, M. 1999. 'Fundraising in Brazil: the Major Implications for Civil Society Organisations and International NGOs,' *Development in Practice*, 9 (1&2), pp. 103 – 116.
- Bandura, A. 1986. *Social Foundations of Thought and Action: A Social Cognitive Theory*, Eaglewood Cliffs, Prentice-Hall Inc.
- Batilawa, S. 1994. "The Meaning of Women's Empowerment: New Concepts from Action" in G. Sen, A. Germain and L. Chen (eds) *Population Policies Reconsidered: Health, Empowerment, and Rights*, Boston, Harvard School of Public Health, pp. 127 – 139.
- Bhatia, A. 2000. *Women's Development and NGOs*, New Delhi: Rawat Publications.
- Bourdieu, P. 1977. *Outline of a Theory of Practice*, Cambridge, Cambridge University Press.
- CARE India 2001. Annual Report 2001, [http://www.careindia.org/july\\_AnnualReport.pdf](http://www.careindia.org/july_AnnualReport.pdf) access 07/08/05.
- CADAT (Centre for Development Action and Appropriate Technologies) 2001. 'Annual Report 2001', CADAT, Biswanath Chariali.
- CRED (Centre for Rural Education and Development) 2003. 'Annual Report 2003', CRED, Vadipatty.
- CRED (Centre for Rural Education and Development) 2005. <http://www.credtn.org> access 16/07/05, CRED, Vadipatty.
- Chidambaram, P. 2004. 'Budget 2004 – 2005, Speech of P. Chidambaram, Minister of Finance July 8, 2004 Part A'. GOI, New Delhi, <http://indiabudget.nic.in/ub2004-05/bs/speecha.htm> access 6 October 2005.
- Crawley, H. 1998. "Living up to the Empowerment Claim? The Potential of PRA" in I. Gujit and M. Kaul Shah (eds), *The Myth of Community: Gender Issues in Participatory Development*, London; Intermediate Technology Productions, pp. 24 – 34.
- Deshmukh-Ranadive, J. 2004. *Women's Self-Help Groups in Andhra Pradesh – Participatory Poverty Alleviation in Action*, Washington, World Bank
- Fernandez, A. 1998. *The MYRADA Experience: Alternative Management Systems for Savings and Credit of the Rural Poor: Second Edition*, Bangalore, MYRADA.
- Foucault, M. 1979. *Discipline and Punish: The Birth of the Prison*, London, Allen Lane.
- Freire, P. 1970. *Pedagogy of the Oppressed*, London, Penguin Books.
- Giddens, A. 1979. *Central Problems in Social Theory: Action, Structure and Contradiction in Social Analysis*, London, Macmillan.
- Gram Vikas 2005. 'Annual Report 2004-05', Gram Vikas, Kolar Karnataka [http://www.gramvikas.org/PDF/Annual\\_Reports/Annual%20Report%202004-2005.pdf](http://www.gramvikas.org/PDF/Annual_Reports/Annual%20Report%202004-2005.pdf) access 7/08/05.

- Gregory, S. (n.d.) 'Sustainable Livelihood and Grass-Roots Empowerment: A Beneficiary Assessment of People's Planning vis-à-vis the Weaker Sections', Thiruvananthapuram, Keral Research Programme on Local Development, <http://krpcds.org/report/gregory.pdf> access 20/06/05.
- Hall, M. 1992. *Women and Empowerment: Strategies for Increasing Autonomy*, Washington, Hemisphere Publishing.
- Handy, F. and M. Kassam 2004. 'Women's Empowerment in Rural India Paper presented at the ISTR' Conference, Toronto Canada July 2004.
- Hayward, C. 1998. "De-Facing Power", *Polity*, XXXI (1), pp. 1 – 22.
- John, M. 2002. "Feminism, Poverty and Globalization: an Indian View" *Inter-Asia Cultural Studies*, 3 (3), pp. 351 – 367.
- Kabeer, N. 1999. "Resources Agency, Achievements: Reflections on the Measurement of Women's Empowerment" *Development and Change*, 30 (3), pp. 435 – 464.
- Kabeer, N. 1998. 'Money Can't Buy Me Love?' Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh', *IDS Discussion Paper 363*.
- Kabeer, N. 1994. *Reversed Realities: Gender Hierarchies in Development Thought*, London, Verso.
- Kannabiran, V. 2005. "Marketing Self-Help, Managing Poverty" *Economic and Political Weekly*, August 20, 2005.
- Kapoor, I. 2002. The Devil's in the Theory: a Critical Assessment of Robert Chamber's Work on Participatory Development,' *Third World Quarterly*, 23 (1), pp. 101-117.
- Kilby, P. 2003. 'Non-governmental Organizations and Empowerment: A study of women's self-help groups in India', PhD Thesis, ANU, Canberra.
- Kilby, P. 2004. 'Is Empowerment Possible under a New Public Management Environment? Some Lessons From India', *International Public Management Journal*, 7 (2), pp. 207 – 225.
- Kilby, P. 2006. 'Accountability for Empowerment : dilemmas facing Non-Governmental Organisations', *World Development*, June [forthcoming]
- Kothari, U. 2001. 'Power, Knowledge and Social Control in Participatory Development', in B. Cooke and U. Kothari (eds), *Participation: The New Tyranny?* New York, Zed Books, pp. 139-152.
- Kumar, S. and S. Corbridge 2002. 'Programmed to Fail? Development Projects and the Politics of Participation', *The Journal of Development Studies*, 39 (2), pp 73-103.
- Lewis, D & B. Shobhan 1999. 'Routes of funding, roots of trust? Northern NGOs, Southern NGOs, donors, and the rise of direct funding', *Development in Practice*, 9 (1& 2), pp. 117 – 128.
- Mayoux, L. 2003. 'Women's Empowerment and participation in Micro-finance: Evidence, Issues and Ways Ahead' in Mayoux, L (ed) *Sustainable Learning for Women's Empowerment: Ways forward in Micro Finance*, New Delhi, Samskriti, pp. 3 – 69.
- Mencher, J. 1999. 'NGOs: Are They a Force for Change?', *Economic and Political Weekly*, Internet Edition, July 24-30 1999.
- Mohan, G. and K. Stokke 2000. 'Participatory Development and Empowerment: the Dangers of Localism', *Third World Quarterly*, 21 (2), pp. 247-268.
- Mosedale, S. 2005. 'Assessing Women's Empowerment: Towards a Conceptual Framework', *Journal of International Development*, 17, pp. 243 – 257.

- MYRADA, 2002. 'Impact of Self Help Groups (Group Processes) on the Social / Empowerment Status of Women Members in Southern India', Paper presented at the Seminar on SHG – Bank Linkage Programme at New Delhi 25<sup>th</sup> – 26<sup>th</sup> November 2002, Mumbai; NABARD.
- Narendranath, D. 2001a. 'Group Dynamics: Clearing the Concepts, Motivations and Methods of our Self-help Group Programme to Better Assess its Impact' in *NewsReach: In-house Journal of PRADAN*, July 2001, pp. 1 – 5.
- Narendranath, D. 2001b. 'Group Dynamics II: The Three Dimensions of Women's Self-help Groups and their Role in the Process of Group Promotion' in *NewsReach In-house Journal of PRADAN*, November 2001, pp. 1 – 7.
- Panda, R. (n.d.). 'Micro Initiatives, Macro Solutions: Potential of Women's Self Help Groups and their Federations in Advocating and Advancing Their Own Rights, A Case study from Orissa in India', Dhanupali, Global Network for Women's Advocacy and Civil Society, <http://www.ciaonet.org/wps/par07/par07.pdf> access 30/7/2005
- Parpart, J., S. M. Rai and K. Staudt (eds) 2002. *Rethinking Empowerment : Gender and Development in a global / local world*, London, Routledge.
- Planning Commission GoI (1997) *Ninth Five Year Plan 1997 – 2002*, New Delhi, GoI, <http://planningcommission.nic.in/plans/planrel/fiveyr/welcome.html> access 20/06/05.
- Planning Commission GoI (2002) *Tenth Five Plan 2002 – 2007*, New Delhi, GoI, [http://planningcommission.nic.in/plans/planrel/fiveyr/10th/volume2/v2\\_ch2\\_11.pdf](http://planningcommission.nic.in/plans/planrel/fiveyr/10th/volume2/v2_ch2_11.pdf) Access 29/08/05.
- Power, G. M. Maury, S. Maury 2002. 'Operationalising Bottom-Up Learning in International NGOs: barriers and alternatives', *Development in Practice*, 12 (3 & 4), pp. 272 – 284.
- PRADAN 2005. 'About Us' New Delhi, PRADAN, [www.pradan.net](http://www.pradan.net) access 4/07/05.
- PRADAN 2003. PRADAN 2015 New Delhi, PRADAN [http://www.pradan.net/administrator/Downloads/File\\_15.doc](http://www.pradan.net/administrator/Downloads/File_15.doc) access 20/06/05.
- Purushothaman, S. 1998. *The Empowerment of Women in India: Grassroots Women's Networks and the State*, New Delhi, Sage Publications.
- Rahman, A. 1999. *Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending*, Colorado, Westview Press.
- Riger, S. 1993. 'What's Wrong with Empowerment?', *American Journal of Community Psychology*, 21 (3), pp. 279 – 292.
- Rossi, B. 2004. 'Revisiting Foucauldian Approaches: Power Dynamics in Development Projects', *Journal of Development Studies*, 40 (6), pp 1-29.
- Sangari, K and S. Vaid 1990. *Recasting Women: Essays in Indian Colonial History*, New Brunswick, Rutgers University Press.
- Sen, A. 1999. *Development as Freedom*, Oxford, Oxford University Press.
- Sen, G. and C. Grown 1987. *Development, Crises, and Alternative Visions: Third World Women's Perspectives*, New York, Monthly Review Press.
- Smith-Sreen, P. 1995. *Accountability in Development Organizations: Experiences of Women's Organizations in India*, New Delhi, Sage Publications.

- Srivastava, S. 2004. *Self Help Groups and Civil Society: A Preliminary Study*, New Delhi, Indian Social Institution.
- Summer-Effler, E. 2002. 'The Micro Potential for Social Change: Emotion, Consciousness, and Social Movement Formation', *Sociological Theory*, 20 (1), pp. 41 – 60.
- Thorp, R., Stewart, F., Heyer, A., 2005. 'When and How far is Group Formation a Route Out of Chronic Poverty', *World Development*, 33(6):907-920.
- TNCDW (Tamil Nadu Corporation for Development of Women) n.d. a. 'Concept Paper for World Bank Funding for Poverty Eradication Project in Tamil Nadu Chennai', TNCDW.
- TNCDW (Tamil Nadu Corporation for Development of Women) 2000. 'Working Manual', Chennai, TNCDW.
- Townsend, J. 1999. 'Power from Within: Getting out of that House!', in Townsend, J., E. Zapata, J. Rowlands, P. Alberti and M. Mercado (eds) *Women and Power: Fighting Patriarchies and Poverty*, London, Zed Books.
- Villarreal, M. 1992. "The Poverty of Practice: Power, Gender and Intervention from an actor-orientated perspective," in Norman Long and Ann Long (eds), *Battlefields of Knowledge: The Interlocking of Theory and practice in Social Research and Development*, London, Routledge, pp. 247 – 267.
- Viswanath, V. 1993. *NGOs and Women's Development in Rural South India: A Comparative Analysis*, New Delhi, Vistaar Publications.
- WCD (Department of Women and Child Development Government of India) 2001. '*National Policy for the Empowerment of Women (2001)*', WCD, New Delhi, <http://wcd.nic.in> access 15/05/05
- WCD (Dept of Women and Child Development Government of India), n.d. 'Findings and Recommendations of the Evaluation Study Conducted by Centre for Womens development Study [sic]', WCD, New Delhi, <http://wcd.nic.in/rmk/rmkschemeandeval.pdf> access 23/7/05
- Weiringa, S. 1994. 'Women's Interests and Empowerment: Gender Planning Reconsidered', *Development and Change* 25, (1994), pp. 829 – 848.
- Williams, G. 2004. 'Evaluating Participatory Development: Tyranny, Power and (re)Politicization', *Third World Quarterly*, 25 (3), pp. 557-578.
- Zapta, E.1999. "Levels of Power: From the person to the World" in Townsend, J., E. Zapata, J. Rowlands, P. Alberti and M. Mercado (eds) *Women and Power: Fighting Patriarchies and Poverty*, London, Zed Books, pp. 150-163.