Inclusive Development and Empowerment of Women:
A Study of Microfinance Programmes in Kerala, India

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ABSTRACT

This study seeks to understand microcredit programmes as an instrument of inclusive development. It analyses the organizational structures, processes and practices that influence the possibilities and potential for women's empowerment through microfinance programs in Kerala, South India. For this purpose, a comparative study of two microfinance organizations was undertaken- Kudumbashree and Malankara Social Service Society (MSSS). Kudumbashree represents a state-initiated organization within the governance regime of Kerala, and MSSS represents a Christian religious-based NGO. Qualitative methods were employed for data collection and analysis. Theoretical insights from feminist understandings of empowerment and development theory were employed. The study shows that women's intrahousehold and extra household agency, income, mobility, and social and political participation have increased due to their participation in microcredit programs. These could be taken as evidence of a certain level of inclusive development and empowerment. The selection of the two organizations are of particular relevance as one of them is a state organization while the other is an NGO. It is rather rare in any part of the world for the state to engage in the provision of microfinance; it is almost an anachronism in the context of the neoliberal structural reforms and the minimal state policy prescriptions and therefore assumes particular relevance. The insights from this comparative study, therefore, throws up issues for policymaking for women's empowerment. While the organizational structures, policies and practices are important, the study also emphasizes that these are located within particular (patriarchal) structures and ideologies of domination and subordination that characterize the Kerala society. The study reflects on these as well on the basis of the empirical findings. The study could, therefore, contribute to policymaking in the field of women's empowerment in general and microfinance in particular. It could also make particular contributions to organizational reforms in both state agencies and NGOs that engage in microfinance provisions. Moreover, the study has potential to contribute to the women's movement in Kerala (and India), as the study goes in-depth into perceptions of empowerment by women themselves, and the organizations as collectives and individuals that represent the organizations.

Keywords: Kudumbashree, local governance, social capital, citizenship, networks, micro credit.

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1. Introduction

Microfinance has been defined as 'provision of a broad range of client-responsive financial services to poor people through a wide variety of institutions' (Norad 2003). They are generally considered to be an important tool for lifting the rural poor out of poverty and empowering them both domestically and in the larger society. Most international and national organisations support credit for poor women and have credit programmes on their agenda, since giving credit to women is considered to benefit the whole family to a larger degree than giving credit to men.

The study has been undertaken in the state of Kerala which differs from other Indian states with its high development indicators comparable to many developed countries. Indicators such as literacy and life expectancy are high, and the level of infant mortality is low. However, Kerala has achieved these with low economic growth, which has been referred to as the "Kerala model" of development. The high educational level of women and the- high social indicators have not, however, seemed to influence women's work participation. Neither has it increased women's political participation, which happens to be lower than the national average. This is referred to as the 'gender paradox' (Erwer 2003). Kerala is also one of the states where the reported levels of gender-based violence are high (Vijayan, 2004).

This study seeks to understand microcredit programmes as an instrument of inclusive development. It analyses the organizational structures, processes and practices that influence the possibilities and potential for women's empowerment through microfinance programs in Kerala, South India. For this purpose, a comparative study of two organisations working with microcredit programs; Kudumbashree - a state-initiated organisation and Malankara Social Service Society (MSSS) - a Christian based NGO, was undertaken. It looks at possible changes that may have happened in women's agency in intra-household and extra-household decision-making such as interest and participation in politics. Women's level of control over the loans and women's own perceptions of empowerment are also discussed. More importantly, the study also seeks to understand how the structures and practices of these organisations positioned in a patriarchal society influence the possibility of women's empowerment.

Empowerment has been defined in multiple ways. It is often, understood as a process which can be long and complex. Batliwala (1994, cited in Sen and Batliwala 2000, page 18) describes this as the process by which 'powerless gain greater control over the circumstances of their lives … (physical,

human, intellectual, financial) and over ideology (beliefs, values and attitudes)'. Our study draws on insights from feminist understandings of empowerment and the two approaches Women in Development (WID) and Gender and Development (GAD).

2. Study Area and Methods of Data Collection

Our first idea was to look at several NGOs working in the Trivandrum area in addition to Kudumbashree and compare their structures and programmes in women's empowerment, as well as interview women who would be the beneficiaries of these organisations to understand the processes of empowerment. However, due to time constraints and other practical considerations, we decided to include only two. This was done in consultation with a researcher who was involved in studies on microfinance at the Centre for Development Studies, Trivandrum. We chose a state-led organisation, Kudumbashree, which is working all over Kerala and a Christian Church based NGO called Malankara Social Service Society (MSSS). MSSS could be considered as representative of the majority of the NGO's in Kerala, which are based on Christian values. The MSSS is located in the southern districts of the state, which meant that it was easily accessible to us.

Finally, we chose the two study areas Balaramapuram and Nedumangad, belonging to Trivandrum district, after meeting with members of the respective organisations and their willingness to cooperate with us for the study. Balaramapuram is a more urban area, while Nedumangad is more rural. Balaramapuram is known for its fabric making (weaving) industry in the town area and the related textile shops as the main income-generating activity, while different agricultural activities such as banana and vegetable cultivation and sales, and dairy farms prevail in the remote areas. Balaramapuram is also the second biggest market hub in Trivandrum district after the capital Trivandrum. It is located 13 km south of the city (Government of Kerala). Nedumangadu, on the other hand, is a municipal town located 20 km northeast of Trivandrum city. In these areas, both organisations had activities with women's Self-help groups (SHG) relating to training, awareness-raising and different income generation activities varying from agricultural activities such as banana and vegetable cultivation to making of soap, bamboo products, and cloth making.

Case study design was used to do a comparative study of the two institutional arrangements. A qualitative approach was adopted for data collection, as empowerment is not easy to measure. Moreover, a pilot study indicated that a questionnaire survey method did not work for this type of research as it involved several follow-up questions with how and why questions as well as secondary data sources.

Data were collected using qualitative semi-structured interviews with women in the SHGs and employees from different levels of the two organisations. Additional information was gathered from secondary sources such as official documents, books and articles. Nonprobability sampling methods were employed to select interviewees. However, the study has taken into consideration women from different age groups, caste and positions within the SHGs. Even though the sample of women interviewees

in the SHGs is not representative (in order for the results to be generalized), we argue that the findings give indications on the impact of the organisational policies and ideologies on women's empowerment in general.

3. Theoretical Considerations

3.1 Microfinance and Different Paradigms

The rapid expansion of microfinance has created three different paradigms that prevail in the field; poverty alleviation paradigm, financial self-sustainability paradigm and feminist empowerment paradigm (Mayoux 2003 p.7). The paradigms differ in their understanding of gender and empowerment and are based on different values, which makes different promoting agencies' approaches vary when planning policies and goals in microfinance. Yet, they all refer constantly to the term "empowerment", make assumptions of microfinance as leading to economic empowerment, increased wellbeing as well as social and political empowerment.

The poverty alleviation paradigm focuses on the community's development and targets the poorest of the poor women since the number of poor women is high and since they usually have the responsibility for the household wellbeing. It is assumed that microfinancing will help women to contribute to the household income through their own activity or as part of household activity. Women's increased decision making in the household with the support of family members improves everyone's wellbeing and finally leads to greater gender equalities in the wider community (Mayoux 2003, p.8-14).

The *financial self-sustainability paradigm* is based on the prevailing notion of neo-liberal market growth. The goal here is not the poorest of the poor but rather farmers or small entrepreneurs. Women are targeted mostly based on their high repayment rates and the contribution of women's work to economic growth. Empowerment is seen as 'the expansion of individual choice and capacities for self-reliance'. Therefore women's entrance to microfinance is itself considered to lead to individual economic empowerment by women controlling their enterprises and incomes. Further, this would lead to improved well-being of the families as well as social and political empowerment (ibid 2003, p. 9-16).

The *feminist empowerment paradigm, on the other hand,* originates from the structuralist and socialist feminist critique of capitalism. Women are targeted because of human rights and inequalities in gender relations. Women's economic empowerment through microfinance is considered to contribute to social and political empowerment but is also relying on them. Empowerment is defined as 'transformation of power relations throughout society.' Gender awareness and feminist organisation are important policy instruments. Promoting participatory women's organisations together with links to other women's movements is the foundation of sustainability. Paying attention to men's role as a challenger of gender equalities is seen as important. The paradigm sees that fundamental changes are needed on the macro-level of the development agenda in order to address issues in women's empowerment (ibid, p.8-12).

Even though the aim in all these paradigms is to impact on improving women's conditions on the macro level, Mayoux (2003 p.40) states that the poverty alleviation and financial self-sustainability paradigms undermine gender strategies. Regarding the former, community issues are stressed over specific emphasis on gender training or collective action on gender, which are somewhat ignored or discouraged. In the financial self-sustainability approach, a special support (in gender issues) for the SHGs is seen as costly and thus unnecessary. She highlights that both approaches are 'instrumentalising' either by saving costs or finding new ways of voluntary community development. 'Women are expected to devote their 'free' time and resources to ensure programme sustainability'.

3.2 Strategic and Practical Gender Needs

Two feminist approaches to development - Women and Development (WID) and Gender and Development (GAD) are used in this study to reflect the situation of women in the Kerala context. The WID school of thought starting from the 1970s and rising out of liberal feminist thoughts and Esther Boserups work was of the opinion that women in the Third World were left out of the modernisation process, where new technologies were automatically under men's control. To overcome this inequality it was important to bring women into the development. Development agencies started direct assistance and intervention programmes in the form of credit and services and technology transfer (Rathegeber 1990 in Peet & Hartwick 1999, p.180). Caroline Moser (1993, p.40) refers to this approach as meeting the *practical gender needs*, meaning the needs 'women identify in their socially accepted roles in society. Practical gender needs do not challenge the gender division of labour or women's subordinate position in society, although rising out of them'. They also refer to more urgent, practical needs, e.g. changes in living conditions rather than external policy interventions.

The problem with the WID approach, however, was that it was only concerned with integrating women in development policies without emphasising the prevailing unequal power relations between men and women, or the actual reasons behind women's subordination. It was also emphasising poverty instead of domination and accepted the sexual division of labour (Peet and Hartwick 1999, p.182, 187). Later in the '80s, the GAD school of thought criticised this approach for its 'instrumentalizing' effect on women. It was considered that WID used women as a tool in gaining other development goals, e.g. population control and sustainable development (Rowlands 1997, p.5). In late 1980's Mueller (in Peet & Hartwik 1999, p.183) wrote about WID; 'far from being a liberating force in the worldwide women's movement, Women in Development discourse is produced in and enters into the procedures of the Development institution in order to manage and otherwise rule the hierarchical divisions of the capitalist world order'.

The GAD approach concentrated more on 'gender' instead of 'women', which was seen advantageous in terms of showing the socially constructed relation between men and women. The approach highlights these power relations between the sexes and points out the different situations where inequalities are present in women's lives (Rowlands 1997 p.6). It also reflected on race, class

and creed and pointed out that women were not one homogenous group (Peet and Hartwick 1999 p.187). The GAD approach did not accept the sexual division of labour but argued that men and women became dependent on each other, which created the unequal structures. The state was considered to have an important role to play in changing the provision of tasks and when promoting women's emancipation (Peet and Harwick 1999 p.187, 188). There was also recognition in GAD of the male biases in development processes and acknowledgement of the prevailing unequal institutional structures. This is also reflected by Moser (1993) who talks about 'meeting the strategic gender needs' in order to realize greater equality. This refers to the needs identified by women deriving from their subordinated position to men and relates e.g. to legal rights, domestic violence or sexual division of labour.

Molyneux, however, points out that both approaches are needed, 'The formulation of strategic interests can only be effective as a form of intervention when full account is taken of these practical interests. It is the politicization of these practical interests and their transformation into strategic interests that women can identify' (Molyneux 1985).

The gender mainstreaming prevailing in development discussions today[1] differs from the WID approach in that instead of only concentrating on women, it attempts to 'mainstream' gender in all areas of development policies and activities. An important aspect here is the men's contribution and involvement, not only looking at men and masculinity as "the root cause of women's subordination", but also concentrating on the many roles men have as fathers, economic providers etc. This is seen as helpful in understanding how these many roles of men create challenges for women as well. Problems of domestic violence and community safety, for instance, are not only issues of women but also needs men's participation to be addressed (Pearson 2000 in Allen & Thomas, p.400).

Mayoux (2003, p.296) points out that change is not likely to happen if all the 'sensitive' questions are not addressed. She states that empowerment should be understood as a 'multidimensional process which is inevitably concerned with changing power relationships and inequalities. The empowerment process, like any process of change, is likely to involve conflict'. This has to do with strategic needs. Molyneux (1985), however, states the importance of addressing practical gender interests. She writes that in order to formulate the strategic gender interests one needs to have realized fully the practical gender needs, referring e.g. to the importance of some short-term practical needs like protection. Women may not be interested in changing 'strategic needs' if these short-term interests would not be guaranteed.

3.3. Power in Different Forms

An important element in empowerment is the word 'power', which can be a reason for the multiple interpretations of the word (Rowlands 1997). Power is being used at different levels of the society; individual, household and institutional levels (Oxaal 1997), as well as at national and

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[1]   Gender mainstreaming became a global strategy for promoting gender equality after UN's Fourth World Conference on Women, held in Beijing in 1995 (http://www.ilo.org/public/english/bureau/gender/newsite2002/about/defin.htm).

international levels of policymaking. It can include violence or, on the other hand, it can work as an exchange for certain behaviour, e.g. giving out resources (Rowlands 1997, p.10). Rowlands describes how power operates at three different levels:

Personal: includes developing a 'sense of self', confidence and capacity but also undoing the effects of internalized oppression.

Relational: increasing the skills of negotiating and influencing the nature of a relationship and decisions made within it.

Collective: individuals work together to achieve a more extensive impact than each could have alone. Collective action may be locally focused, e.g. at the village or neighbourhood level, or be institutionalised such as national networks.

Power can be viewed from four different angles. The table below (Table1) illustrates the different understandings of power by Oxaal (1997) and what influence they have in practice.

Table 1: Definitions of power and empowerment in practice

Understanding power	Implication in practice
Power over	Conflict and direct confrontation between powerful and powerless interest groups
Power to	Capacity building, supporting individual decision-making, leadership etc.
Power with	Social mobilisation, building alliances and coalitions
Power within	Increasing self-esteem, awareness or consciousness-raising, confidence building

Source: Oxaal, 1997 p.5

Reji (2009) states that the view of 'power over' is the prevailing understanding of power in social science, indicating that power relations cannot be changed without changes in society's structures. Bystydzienski (1992 in Parpart et al. 1999, p.134) indicates that feminists often have favoured the term 'empowerment' over the term 'power', for the reason that it focuses on the oppressed rather than the oppressors. The term also refers more to 'power to' rather than 'power over' and presents 'power' as enabling rather than oppressive.

4. Exploring Empowerment among Women in SHGs

4.1 Socio-economic Profile of the Interviewees

Forty women that were members of SHGs were interviewed for this study. Most women fall into the age group 31-40 (see Table 2) and were married apart from four widows and a few single women below 20 years old.

Table 2: Age profile of interviewees

Age	Organisation				Total	
	Kudumbashree		MSSS			
	Number	%	Number	%	Number	%
18-30	3	13.6	2	11.1	5	12.5
31-40	11	50	8	44.4	19	47.5
41-50	4	18.2	6	33.3	10	25.0
51-60	4	18.2	2	11.1	6	15.0
Total	22	100	18	100	40	100

Source: Own fieldwork, October 2010.

The respondents represented mostly Hindus (57.5%) and Christians (40%), but one Muslim woman was also there (see Table 3). Most Hindus were in Kudumbashree groups apart from one Christian and one Muslim woman. Most Christians belonged to MSSS except three Hindus.

Table 3: Religious background of interviewees

Religion	Agency				Total	
	Kudumbashree		MSSS			
	Number	%	Number	%	Number	%
Hindu	20	91	3	16.7	23	57.5
Muslim	1	4.5	0	0	1	2.5
Christian	1	4.5	15	83.3	16	40.0
Total	22	100	18	100	40	100

Source: Own fieldwork, October 2010.

The Educational level of the interviewees varied from three women who had completed higher education (7.5%) with Bachelor degrees (BA of Arts and BA in history) to seven (17.5%) who had not finished their Primary education. From these women three (7.5%) could not read and write.

Table 4: Educational background of interviewees

Educational background	Organisation				Total	
	Kudumbashree		MSSS			
	Number	%	Number	%	Number	%
Primary education failed/ illiterate[2]	5	22.8	2	11.1	7	17.5
Primary education	1	4.5	1	5.6	2	5.0
Upper primary	6	27.3	5	27.8	11	27.5
Secondary level	7	31.8	8	44.4	15	37.5
Higher secondary level	1	4.5	1	5.6	2	5.0
Degree level	2	9.1	1	5.6	3	7.5
Total	22	100	18	100	40	100

Source: Own fieldwork, October 2010.

The women were mostly housewives, but some were engaged in microenterprise activities such as soap making, tailoring, weaving (especially in Balaramapuram), lotion sales and making, bamboo products making. In addition a few women had work outside the home; one worked as a housemaid in Trivandrum, one was doing road construction work under the government employment program (National Rural Employment Guarantee Act) and one was working in a local shop.

3.4 Reasons for becoming an SHG Member

The most common reason for joining SHG among the women was financial security, i.e. 32 women (80%). This was explained by women's interests in starting income-generating activities, increase savings and manage everyday life. This was understandable since more than half of the women were only relying on their husbands' income, which can also explain the need for financial security. Social network was the second most mentioned reason for joining, i.e. 16 (40%). Some said they had hardly moved outside the house before joining the group. Many, i.e. 13 women (33%), had joined an SHG because of access to government welfare benefits. These included access to different schemes for poor such as employment scheme. MSSS members mentioned the churches' financial benefits such as assistance for children's schooling as a reason for joining a group. Three members of Kudumbashree said government benefits were the only reason for them to join the SHG. A few members said they were interested in learning new things and gain knowledge about society. This also included learning new skills such as income-generating activities. Only a few mentioned that they had a wish to influence matters in their community more, and that they would be able to do this as a member of SHG. Another matter that was mentioned was helping the poor in their area. These findings

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[2] Two members of Kudumbashree and one member of MSSS claimed to be completely illiterate.

show that women join SHGs not only for accessing microfinance services but also to gain access to government benefits.

This was also seen in Kodoth's (2010) study, which investigated the problem of multiple memberships and the sustainability and quality of SHGs in Kerala. The study also pointed out that women belong to several SHGs and sometimes have loans through different organizations simultaneously. This is seen as a way to manage everyday life better by women themselves and has more opportunities. Our study also had similar findings. For instance, a president of one of the Kudumbashree groups highlighted other benefits of multiple memberships: "We get co-operation from others, freedom from boredom in the house and thereby we get happiness and we are also able to involve in public affairs". The organizations, on the other hand, do not encourage multiple memberships, and mostly were of the opinion that they are risky and create financial burdens for women.

3.5 What do Women use the Loans For?

Most women interviewed had taken some type of loan after becoming members of SHGs. Those few who had not taken any type of loan had only recently joined a group or had different attitudes towards loans. The most common way to take a loan was from the group savings. Group members saved every week small sums (normally Rs. 10) to a common pool which was used later to give out small loans to its members. The loans from savings were often used on different family purposes and children's education. However, groups that were 10 or more years old had sometimes managed to build up higher savings and were able to use their savings for income generation activities.

More than half of the women said that they had taken a loan through bank linkage[3] for group enterprise activities. These loans were to be used for running small businesses in the groups or separately. Surprisingly, however, they were often used only for family matters. A group from Balaramapuram said they had received a sum of Rs. 100 000 for starting a group enterprise from the bank, but the group decided to divide the money among the members since members had more urgent needs in their families. Nobody from the organization had come to check whether the group used the money for income generation or not. Women also talked about the lack of will to start a business together and differences of opinions in the groups. It also varied according to the extent of training and advice they got from the organizations. A general opinion among the women was that they needed more training from the organizations regarding the income generation activities. According to interviews women belonging to MSSS groups were happier about the trainings than Kudumbashree group members.

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3   SHGs are linked to banks after 6 months or 1 year from the day the groups are formed, with the help of the organization. During this time the organization gives trainings, advice etc. concerning credit and savings, income generation activities and gives awareness raising and other important trainings for women.

Even though many said they did not have to anymore depend on expensive moneylenders, still many had used them even after becoming members of SHGs. The reasons mentioned for borrowing from moneylenders were mainly for marriage expenses, paying dowry or construction or maintenance of the house. While the sums groups were able to get through bank-linkage through organization varied from Rs.40 000 to Rs. 250 000, moneylenders would lend upto Rs.100 000 without the need to divide the sum with other group members. The moneylender was also easily accessible without any need to wait for the money for weeks and months as is the case with the SHGs.

3.6 Changes Relating to Decision Making (intra-household)

Kabeer (1999) defines empowerment as the 'ability to make choices'. Decision-making power is often used as a method to measure empowerment. Studies have shown the possibility that microfinance for women increases their household decision making power, even though this has not happened evenly in all areas of decision making (Kabeer 2000).

Many of the women in our study were of the opinion that the power to influence in family matters had increased after joining the SHG. The matters that were mentioned included especially the influence on children's education but also healthcare-related matters as well as decisions about loans and investments. A few also said they could now influence more on decisions relating to their children's marriage since they were contributing to the family income. Kabeer (1999) writes that women's decision making in South Asia is often regarded to involve children's healthcare, food and other household items while men take decisions on education and marriage of children. However, she also states that the reality is more complex than that. The positive influence of microfinance is often related to children's better access to schooling, yet it has not necessarily improved gender disparities.

Our study found that there were big differences between women and how they described the changes happened after they had joined the SHG. For some, it was not so easy to join a group. A 37 year-old Kudumbashree group member told about the problems she had with her husband: "At first he did not let me join the group. He would not allow me to go anywhere. But my children told him that it was important. After that, he gave permission to join the group. He understands that this way I can give some good things to him and our children."

One thing mentioned often in interviews, relating to changes after joining the SHG, was the increase in women's self-confidence. Many women stated that their confidence had increased due to participation in various meetings, training and increased interaction with different people in general. Many talked about their increased communication skills due to involvement in various activities. Some said they used to be shy, but that they had learned to communicate and share their opinions with others due to the group activities. A member of Kudumabashree since 2002 described her experience: "I had no power to take decisions before. I had to follow the decisions of my husband. But now the situation has changed due to Kudumbashree, I have gained more confidence, become interested in

politics and I have met many important people. This is one of the best groups in the area. The family members recognise and accept me more than before. Now they take decisions only after knowing my opinion! I was not able to go outside before, because they would regard it as bad. Now they allow me to go freely, they value my decisions".

Rowland (1997 p.127), however, reminds us that 'having more self-confidence and dignity do not necessarily lead to changes in how power is exercised or experienced (but) empowerment is also what happens as a result of having self-confidence and dignity.' Devika and Thampi (2008 p.42) write about Kudumbashree that even though evidence shows that women gain more self-confidence as members of SHGs, it does not indicate that women's interests have been fulfilled. The study critically assessed Kudumbashree and its goal in achieving women's empowerment. According to their study, Kudumabshree is seen more linked with the state than with the society, which is considered problematic in the sense of creating civil social movements that are the key to activate women politically. In addition, SHGs were seen to represent empowerment as 'self-supporting consumer' rather than a fully liberated citizen.

Finance and own income were mentioned often in the interviews as a factor that had changed perceptions in families towards females. A clear majority of women said they made decisions regarding loans, including SHG loans, together with their husbands. Some of the women said this had been the case even before joining the group, but others said they now had more say in decision making regarding financial matters since they were able to get hold of loans. 'Money brings recognition' was an often repeated phrase in the field. When a housewife started to earn her own money, the perception in the family changed towards her. Women who were earning their income through SHG activity said they had considerably more say on household affairs and children's education. The Group Secretary of MSSS told about the change; "After I was able to earn money for my family, I feel that my family recognise me more. I am able to guide them in financial matters regarding family affairs. For example, I was able to influence my family to take a loan from SHG savings for the marriage of my daughter. I can also guide them to take a loan from various sources now."

In our study sample, the women who took all the decisions by themselves were mostly widows. However there was an exception – a Kudumbashree member and an entrepreneur who runs three provision shops told about the decision making; "Me and my husband take decisions together, but the majority of income comes from me, this is why I get recognition in decision making and how to use it. I know what my family needs and my husband respects my decisions."

A small percentage of the interviewees said the decisions regarding all financial matters were taken by their husband alone, including the loan through SHG. A Member of Kudumbashree said; "My husband decides all about the money. If he tells me not to take a loan, I will not take it. But sometimes I have taken small amounts as loan without my husband's knowledge. But we did not have a conflict on this yet."

A president from MSSS saw the possibility of taking a loan to be useful for her husband to start a business to get a steady income for the family. "My responsibility is to see that our children do well in school. I will always give my opinion but my husband takes all the decisions on income, it is his responsibility."

These examples reflect women's perceptions of their own role as mothers and nurturers of their children, while the man's role is to be the breadwinner of the house. Yet, as the first example shows, even though the husband might say no for taking a loan, she has taken one without his knowledge. Often women also said that their husband makes the decisions, but how big their influence has been before the husband makes a decision is hard to know. This is what Kabeer (1999) also discusses regarding the many ways women can practice their agency. She talks about the 'informal decision making' that is often exercised in the South Asian context

> ... renegotiation of power relation, particularly in the family, is often precisely about changes in informal decision-making, with women opting for private forms of empowerment, which retain intact the public image, and honour, of the traditional decision-maker but which nevertheless increases women's 'backstage' influence in decision making process. Such strategies reflect a certain degree of caution on the part of women – a strategic virtue in situations where they may have as much to lose from the disruption of social relationships as they have to gain (Kabeer 1999).

In some cases, among the MSSS members, religion was used as an explanation to accept things the way they were. The Christian teachings and the patriarchal tradition it represents is reflected in women's opinions about themselves. A member of MSSS explains; "My husband decides all about the loans, sometimes he wants my opinion. But most importantly god decides. I always obey my husband. There is no need to create problems in this household. If we are believers of God, everything will turn out good. God knows what is best for us."

The interviews partly indicated that some women saw themselves as having lower positions compared to men. Kabeer (1999) writes that this 'internalisation of lower value' can have negative consequences on women's situation and well-being, including other female family members.

Some women who did not have own income said that in order to have more say in the family they needed to earn their own money. A Muslim woman in a Kudumbashree group said she wished to have more influence on her family's decisions; "My husband is managing all our family affairs and makes final decisions. He said to me, I need to stay home. Sometimes I feel that I need to influence more. I need financial power to become bolder."

There were also some differences within the SHGs when it came to the mobility and exposure to the "outside world". A Kudumbashree group member explained that there was no need to go to the panchayat office or bank since the president and secretary would take care of all the matters. In both

Kudumbashree and MSSS groups, the president and secretary positions were supposed to rotate so that other members would gain these skills as well. However, in reality, most groups had never changed these positions unless the members were unhappy about the performance of the president and secretary, or this person moved to another place and changed a group. The fact that these positions entailed more work made them a little less popular among some members and some said they had hesitation towards taking these positions as it adds to their work burden.

3.7 Control over Loans and Unchanged Household Responsibilities

One crucial aspect of empowerment is the control over resources in the household. A study by Goetz and Sen Gupta (1996) questioned women's control over their loans and found that a high percentage of women's loans were controlled by their male relatives. As pointed out in the previous section, most women decide over the loans together with the husband. Even though a few women said their husbands made all the decisions regarding loans, the interviews also showed that women used their decision-making agency in various ways.

The interviews revealed that the majority of the women were content about their decision making power and control over the loans. Some women however used to take loans to meet their husband's needs, and some stated that they wished to have more control over the loans. This, however, was not so simple since the husbands often were the repayers of the loans due to the women's non-regular or often non-existent incomes. When so many men were involved in repayments, there is a bigger chance that they also have a say about the use of it as well. The question then is how this contributes to enhancing the decision-making capacity and control over the loan by women.

Despite many women's claim that they have more say in decision making in the household, the household chores seemed to have remained largely unchanged. Clearly, more than half of the women interviewed said there was no change in the intra-household division of labour. Cooking and cleaning, among other things, seemed to be the responsibility of the females. Only a few women said their husband helped them with housework or that their participation had increased a little after she started taking part in SHG weekly meetings and training. A young MSSS group secretary said:

> All the household work is done by my mother and me. My father or my brother will not help. They are not recognising the value of our housework. My father sometimes reminds us that men will earn money for the family and women will do the housework. He also reminds about Adam's story from the Bible. In the Bible, we can see that Hawwa (Eve from the Bible) is born from Adam's backbone. So we need to obey the men.

Similarly, other studies have found that men's participation in housework is unchanged. A study by Loyola Extension Services (2004) on Kudumbashree and NGO's found that men's help in household work was minimal, which indicated that there had not been big changes in attitudes towards men's and women's work. In this area, the study called for a bigger 'gender sensitization'. Rowland (1997)

writes 'A woman may become personally empowered in many ways, including becoming able to earn her own living. However, if she continues to carry the full responsibility for domestic duties, including childcare, at the same time, her 'empowerment' has actually increased her burden. In some cases, this also enables the man to take even less responsibility than before' (Rowlands 1997, p.132).

An SHG president under MSSS said she used to have a paid work outside her house but she had to leave her job so that she could influence more at home. She preferred this option more than working outside the household since she felt that it would benefit her family: "When I had my job, I was not able to influence my family matters such as children's education. At that time they were weak in their studies. After I quit the job, I am getting enough time to attend to my children's education and my group's functioning. The decision making has not changed otherwise, my husband makes all the decisions and I support him."

Eapen and Kodoth (2002) write about the declining work participation rate of women in Kerala, especially among the more educated women. Women's position in the job market has not indicated any improvements but rather weakened women's access to 'self-acquired' income, which in the end declines the position of women in the households as well. This example also illustrates the practical needs of women, which are the needs of their children and their education rather than her own participation in working life, especially when the husband is the main breadwinner in the household. On the other hand, the move from a workplace to home is well accepted by the culture and even preferable, and does not challenge the prevailing norms of society in any way, as Devika and Thampi (2007) state. SHGs do not in any way 'harm' the patriarchal traditions when women work with other women in their domestic localities and thus stay within 'accepted gender norms'.

3.8 Changes in Women's Agency outside Home (extra-household decision making)

Even though the findings of this study do not indicate any dramatic increase in political participation among women after they had become members of SHGs, some changes had occurred related to, among other things, increased awareness towards society, women's rights, health issues and so on. This also meant that some women had become more interested in following the politics. The results show some differences in women's motivation. Some were more engaged in local-level politics due to the impact of Kudumbashree and MSSS, while others were simply not interested in influencing.

The most obvious change seemed to have occurred in women's mobility after joining SHG. The main reason for this has been the once a week meetings of SHGs. The founder and President of a Kudumbashree group that was formed in 1995 explained that when the group was formed, Hindu women in her area did not move much outside their homes: "Before I joined the SHG, my family did not allow me to go outside. But now the situation has changed. He (the husband) is very supportive now and I am confident to go alone."

Some women stated that the membership had increased their participation in other activities. A member of Kudumbashree from early 1990's explained; "Before joining the SHG, I had no permission

to go anywhere. But now, I'm going to meetings, strikes and so on with the permission of my husband. He is supportive now."

Some women also stated that before they became members of SHGs, they were afraid to go out alone, but that they had gained confidence to manage by themselves now. It was also stated: "...before there was no need to go outside, now there is a need". However, often the increased mobility included only the 'nearby places' and only when they were together with another woman. Thus the membership and access to loans do not necessarily increase women's mobility in other areas in society. An MSSS member said: "I'm confident to travel alone and can attend meetings of MSSS more than before. But my husband does not like me to work outside so he gave me permission to go to SHG meetings only." Some women who were engaged in soap making said that they do not need to leave home since now there is an agency that goes to sell their soaps on behalf of SHG women. Even though this was seen as positive among many women and satisfying the practical needs to some extent, it seemed as if the ordinary members did not get much exposure to outside activities other than SHG meetings. It did not have a visible effect on ordinary member's market access either, in many cases.

One major aspect that hinders women's mobility that came up often in the interviews was coming home before dark. One of the SHG members described this 'unwritten rule'; "Almost all women have the permission to work until 6 pm. The society also accepts this. Sometimes we are late because busses are late or we have a meeting to attend. But society can't accept this. There are a lot of women with a lot of abilities and skills who are afraid of the society. I'm also afraid. Some women did not have the opportunity to come outside. They feared their husband. In my group, there are some ladies who come in weekly meetings without the knowledge of their husband, because they are very much interested to work in the group. One of them is a graduate lady who is the secretary of one of the groups. She got phone calls from her house because her husband was there. So she was not able to attend anymore."

Jacobsen's (2010) study on gender violence in Kerala also discusses the issue, which not only limits women's access but restrains women's agency. Even though most of the interviewees in our study were of the opinion that limited mobility is a problem to some extent, a few women interviewed had apparently internalized their traditional role as mothers and wives and stated that it is a woman's responsibility to come home for her duties. A Kudumbashree member stated, "it is important that we women are attentive in our household affairs along with our social work. Society should not change in this matter. There is no problem if men come home late, but if we are late the household affairs will close down. Only if we can manage this well we can succeed in public affairs. Kudumbashree is also focusing on the family; we don't promote joining Kudumbashree without attending to family."

This reflects many women's opinion on how important it was to do the 'women's duty', household work and take care of the children. Kabeer (1999) discusses women's 'internalisation of own (lesser) status in society'. Devika & Thampi (2007, p.39) also write about Kudumbashree's success and the

values they represent, which are very traditional. They, in fact, claim that one reason for the present success of Kudumbashree lies on 'Conformity to dominant gender norms that place value on gender segregation.'

Many women stated that their awareness about society and political matters, in general, had increased after joining SHGs; and that they have become more interested in political issues through SHG discussions. Women talked about awareness of different government schemes, regarding employment opportunities and health matters, educational rights and different women's rights. In addition, groups talked about domestic violence and land issues. Some women who had become interested in politics had even been asked to take part in the election as candidates. The Secretary of MSSS described the change in the following words: " Before I joined the SHG, I was unaware of politics. But now my knowledge has increased a little bit, e.g. regarding the rights of women. I'm more interested to go for voting and enthusiastic about the process of election. Our neighbours, especially women, told me to stand in the election. But I want to wait for some more time to study about our society. Only then I can think about giving nomination for the election."

Even though there were not many who had become party members, many said they had become more interested in matters in their community after joining the SHG. A Kudumbashree president explained her situation: "Before joining the SHG, I was thinking about my family only. But now, I'm thinking of my society also. I respond to the society's needs. I discussed it in the meetings in Panchayat, especially about the employment opportunities of women. I was involved in the activities of MSS (Mahila Swasth Sangam – an association of women who are engaged in the health-related activities of the community). I usually attend its meetings to know the recent trends in the health care sector."

However, while a majority of the women said their awareness towards society and politics had increased to some extent, a few women were of the opinion that they had the power to influence on different issues in their society. The matters, women said they were able to influence on had to do with their close community; help the poor and their own families through SHGs. Due to their increased awareness about government benefits to the poor, they were now able to demand these benefits from Panchayat. On the other hand, the reasons for the inability to influence included "lack of confidence to speak out our own opinions", "we are not able to influence alone", "women's voice is so small" or "I have restrictions from home".

There was also a pattern in the answers regarding things women felt they could influence. While the members felt that things they had the power to influence on were often restricted to household-related decisions or construction or maintenance of a house, the presidents and secretaries of the groups discussed a variety of things they were able to influence in their communities. This also indicates their roles in the groups as leaders and also how they collectively had made a change regarding some issues, especially influencing on matters that had to do with the children. The Secretary of MSSS explains what they had accomplished; "The majority of families in my community were suffering

from alcoholism before. I took the initiative to solve the problem. We, as a group, mobilised others and complained to the police. Finally, they came here and arrested some people who are very much a problem to this community. After this, the problem was reduced".

Some groups seemed to comprise more of a 'group identity' and 'sense of collective agency' than others. Women now and then said that 'we as a group are able to manage things', that it was important to work together as a group and that the 'voice of a group' was more powerful than the voice of an individual. It was seen as important that the groups had a mutual understanding of what they were doing, and this was often said to define the 'successful group', more than the financial gains.

A secretary of one of the Kudumbashree groups gives an example of the collective action; "The shops beside schools used to sell narcotics such as *Pan Parag*. We, the women, joined against it and solved the issue. Some men in the nearby school used to drink alcohol and once they beat a student. We went to the people's house at night, and the police came. They have now stopped the drug sales in shops. We can solve these issues" (Secretary, Kudumbashree).

It became evident from the interviews that women's activity in the society had increased, mostly through SHG activities. Even though most women said they had always been voting, some stated that the voting behaviour had changed to some extent. Many said they had become more interested in who they should vote for instead of just voting for a political party. AMSSS Member told about her increased interest towards society. "My interest in voting has increased. Before I joined the group, I went for voting and returned back home. But now I'm involved in the election work also. It is because I actively participated in Mahila Association's work. This has increased my confidence level. My voting behaviour has changed too. I am voting for a person, not only the party."

Most women were content about the government and about the benefits they were able to avail through Kudumbashree. Some Kudumbashree members, however, talked about 'political pressure' at the grass-root level and that the benefits did not always end up in the right hands. "I would like to fight against it, but the voice of a woman is too small" (Member, 38, Kudumbashree). Some also mentioned that the government should address women's issues more and increase their opportunities.

3.9 *Women's own Perception of their Empowerment*

While most women seemed to be content with their situations and opportunities in life, the interviews revealed many restrictions that guide women's lives. Many women stated that getting a good husband who does not drink or is not violent was the most important aspiration in life as well as getting a good education for their children. However, there were other aspirations that women were not able to achieve, relating to not only the practical but more to the strategic needs of women.

The most serious constraints for women's aspirations were clearly coming from within the families. A 58-year-old member of Kudumbashree said her dream was to become a nurse. She even

got selected for nursing school, but due to her father's beliefs, she was not able to join. This belief had to do with a vegetarian life, which according to him, was not appropriate to mix with a profession which has to do with assisting in surgery and so on.

A few women mentioned freedom when they talked about aspirations that they had not fully achieved. "In my opinion, a good life consists of freedom to express opinions and to get a job. Then we can make good decisions. Sometimes I feel bad because I had to give up my job at KTDC (Kerala Tourism Development Corporation), but my husband did not give me permission to continue because of our joint family. I was not able to decide or have an influence on him at that time. I don't feel bad now. But I talk to my husband about it. When he saw that I'm mingling with these people and doing activities, he felt sad (because he had restricted her from doing something she wanted). But it is too late to apply for a government job now." (Health volunteer, 38, Kudumbashree)

Another one explained that "A good life consists of freedom to travel, to express my opinions and also to respect each other. I have not achieved all this. My husband didn't accept everything I said. The main problem was that he did not allow me to go out in the evenings. But it has changed to some extent." (Secretary, 36 Kudumbashree). Mobility was often mentioned as a constraint, as well as the financial constraints related to educating children. A few women also mentioned that becoming a mother has restricted them in taking a job even though they wanted to continue working.

The younger members of the SHGs talked about their dreams, particularly in terms of getting a good job and that this was achieved by good education. Finance was again mentioned as a constraint, but also the NGOs preference to support marriage over education was questioned; "Many young people suffer from the lack of education due to financial constraints of their parents… They (MSSS) have not enough funds to spend on education, because they also need to support all families for their marriage expenses. A family having girl children will get a support of 5000 rupees from church for their marriage. Here the majority are Christians and depend on the church for their needs. The priest gives preference to marriage support because he thinks all women need to be married to get family security. In my opinion, all people, girls and boys, need education and a better job. We prefer this over marriage. Of course, marriage is also necessary. But education and job are also necessary in the present situation to meet our day to day living." (Secretary, 20, MSSS)

MSSS, however, regards marriage assistance necessary, for the reason that it is a response to the community's needs. "In our social situation, men will demand more dowries. If the girl's family cannot pay it, the girl will remain unmarried. To avoid this, we are giving marriage support to the families having girl children. We are providing loans through bank linkage to SHGs and from their activities, they can earn income for their children's education. There are children who are weak in their studies. For marriage support, we are using the local fund" (Director of MSSS).

Giving financial support for marriage expenses is somewhat interesting in a state where a dowry custom prevails even though it is against the law. The evidence has shown that the practice of dowry is going strong and that there is an increase of dowry paid (Kerala Development Report 2008). Even though marriage assistance does not automatically mean dowry, it does not encourage to stop a custom that drains poor families and makes girl children more as 'liabilities'. Majority of women interviewed in SHGs were of the opinion that dowry is wrong, but at the same time acknowledged its necessity in the society, otherwise, girl children would stay unmarried. The general opinion among women in SHGs was that there was no way out of the practice of dowry. Rather than supporting the educational opportunities of young adults, the organization prefers to give more supports for marriage. This again reflects addressing the 'practical gender needs'. It also shows the importance of marriage as an institution in the society rather than trying to influence on prevailing gender inequalities and the practice of dowry, which would help to address the strategic needs of women and poor families. Osella and Osella (1999) state that marriage in Malayalee society is seen as "requirement of mature adult status". On the other hand, education for girl children is often regarded as to get into a 'good' marriage. Marriage is seen as an end in itself not means to something else (ibid). Even though it has been stated that addressing the practical gender needs is important before any strategic interests should be formulated (Molyneux 1985), the example of MSSS does not in any way encourage giving up the practice of dowry, but rather keeps up the tradition by giving support to reproduce the practice of dowry.

4. Microfinance - The Kerala Model

Microfinance in Kerala is organised by various Self Help Promoting Institutions (SHPIs). They have been categorised in three groups: Government agencies, NGOs and Non-governmental agencies formed by caste associations or political parties (Kodoth 2010). The organization's role in the first place is to initiate and help women form the groups if an area does not have groups from before. The process of identifying women in MSSS has been initially to conduct a one to two-month village study. At that time the organization is studying the inequalities, vulnerabilities and weaknesses. This is then reported and action is taken based on the findings and groups are being formed. The initial stage of group formation seems somewhat a top-down strategy but the aim is that women would continue group formation among themselves. It was also stated that groups are formed by women themselves with the help of the members of the organisation. Women are then being offered awareness meetings, training on various income generation activities, provide technical and financial support directly and through various agencies, motivation and finally monitoring their activities and give feedback to them about their functioning. Kudumbashree operates nearly everywhere in the state and women form groups themselves. These trainings are planned according to the needs of a specific area. Women in the SHGs we studied were in general content with the trainings and other activities since their knowledge and interest towards society had increased. However, nearly every one was of the opinion that the number of different types of trainings for income-generating activities should have been higher.

In order to be entitled to get a loan, the groups are to be graded on behalf of the bank. Grading is done after six months (MSSS) or sometimes after one year (Kudumabashree), with the help of the staff and the bank. The grading procedure generally involves procedures such as verifying the minutes of the meeting, checking the attendance of participants and conducting interviews, checking the account register (i.e. SHG savings loan register) and their repayment status. In the end, the bank will score the group. The group needs to pass the grading, which follows that the group then can get a loan based on their savings. The organizations said that the highest loans given were around Rs.500 000. However, the groups involved in this study had availed loans only up to Rs.250 000. In granting a loan for a project, the repayment capability of women is also assessed. Repayment is collected from the members in the weekly meetings. In order to become a member, a woman should be 18 years old. In Kudumbashree the rule is that only one family member is allowed to become a member in a group. In MSSS there were no such rules, but in the new joint liability group,[4] only one family member per group was allowed. Even though Kudumbashree had such a rule, I came across a group where both the mother and the daughter were members of the same group. Members joining an SHG can also belong to both BPL and APL families.[5]

Both Kudumbashree and MSSS have a hierarchical structure that follows the three-tier system of the local self-government (LSG). In MSSS this was seen between the SHG, regional and central level of the organizations, while in Kudumbashree it was between the SHG, Area Development Society (ADS) and Community Development Society (CDS). Issues that arise on the SHG level is thus taken to the ADS level and so on. The process is similar in both organizations. The aim, however, is always to solve the group problems inside the group. Only if that does not succeed they are taken further.

There were some differences as to how effectively this structure worked. The representatives of Kudumbashree in the panchayat in Nedumangadu said openly that their structures could have worked more efficiently between different levels and towards the SHGs.

Rowlands (1997) mentions that organizational structure can have a significant impact on the empowerment process. She states that having women leaders in all levels of the organization[6] is one way to enhance women's empowerment goals. The representation of women in the upper levels of the organization differed to some extent. In Kudumbashree women were present on a higher level than in MSSS. In Kudumbashree women were present at the executive level, where the executive director was a woman. In addition, the State Mission, which is responsible for planning programmes, had

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4   A new type of group under MSSS, which involved only 5 members in each group. One goal is to get bigger loans and thus higher revenues.

5   Below Poverty Line and Above Poverty Line families.

6   Rowlands (1997 p.140) refers to this based on a study taken from a British organization Womankind worldwide that saw women leaders in all levels of the organization as one point in monitoring and evaluation criteria of programmes directed to women.

women staff, as well as the District Mission where a few women were present. The CBO structure in Kudumbashree and MSSS consists only of women. However, it was not always easy to have a higher post as a woman: "Society can't accept a lady with active community participation and with all these positions and responsibilities. Society can accept women as a second class only because it is a male-dominated society. If we don't consider society's values, then they will create some bad stories. But I can continue with my position only because of my family's support. My husband supports me in my work. He is also interested in our work. (CDS Chairperson, Nedumangadu)

In MSSS, priests are holding higher positions. This means that women are not able to have these positions because, in Catholic tradition, women are not able to become priests. This means that women in the organization can only work up to the regional level as regional coordinators. Women counted more than half of the Coordinators in MSSS. A majority of women also work on the unit level as animators and on the SHG level as community organizers. This is due to the fact that SHGs represent mostly women's groups and women are considered to manage women's groups best. Men's groups are only a few and they consist mainly of farmers. According to the leader of MSSS, the reason there are so few men's groups was that most of the Regional Coordinators were women and they were not able to manage men's groups. The gender division, according to the director, was 'natural' since women were not able to become priests. The NGO staff from the Regional level and up consisted of Christians. However, in the units and federations under the regional level, some Hindus were representing the SHGs. Kudumbashree employees included mostly Hindus with the exception of one Christian and three Muslims. This model, where women work with women, represents the WID approach (where women work with other women and exclude men from the development process). The gender mainstreaming approach, on the other hand, addresses the importance of including men in every step of the development process, because development, in the end, includes both men and women.

4.1 Understanding Women's Empowerment - The Role of the Organisations

Both MSSS and Kudumbashree can be said to represent the 'poverty alleviation' paradigm. The main aim is to reach the poorest sections of the society and impact on community development through empowerment of women with a facilitating role. The study also found that both organisations saw women's empowerment mostly to occur through increased incomes. "The bad economic situations need women's employment, and this is the way to empower women. There are some inequalities in our society in the field of education and career. Men become more educated and attain career more often than women. So to change this situation we empower women through SHGs" (Leader of MSSS). In addition to financial empowerment, moral questions also play a great part for MSSS practices. The organization had received a project from the health department some years back. One of the objectives of this project was promotion of condoms. However, condom promotion is against the organization's moral perception "We can't compromise with it. When we take a project, we give them a clear picture about our vision and ethics."(Leader of MSSS)

To gain equal status with men does not seem to be the first priority in empowering women but many office members from both organizations stated that it would follow after women become more financially empowered.This type of thinking also represents the WID approach in that targeting women will bring more benefits since '(women) are likely to be more reliable borrowers, (…) increased income is more likely to accrue to family and especially children and (…) income generation carried out by women is likely to enhance their status in the family and community' (Pearson 2000 in Allen & Thomas 2000, p.397).

The nature of the patriarchal state and the division between men and women comes out clearly in the study. Both organisations stressed the importance of the traditional family values. MSSS is even giving classes for adolescent girls how to keep peace in the family. The organisation's understanding of gender roles is very clear: "In our social set up, men and women are in different levels. Women cannot rise up to the level of men. The wife must obey and respect the decisions of her husband and respect his opinions, this is her duty. If both man and woman will compete to become the head of the family, conflict arises. Christian teachings are also like that. The bible states that Adam is the first man in the world and Hawwa[7] is born from the rib of Adam. So the first priority goes to man. We also teach women to obey their husband or father to maintain a peaceful family. It is not good for a woman to become the head of the family. Our social system does not accept it. In the Bible, it is mentioned that woman's head is man's. It is not an inequality. It is the need of the society. But we teach both men and women about their value and roles in our society." (Director of MSSS)

These teachings to women about their roles in the society were also reflected from the women's discussions of their own place in the society, which was seen somewhat inferior to men. In one sense women are being 'empowered' by offering them training, giving them awareness in various subjects and possibilities in the form of credit and savings, but at the same time women are being 'taught' their place in the society, which is under the control of their husbands. This is seen as important in order to avoid 'conflicts arising', and 'maintaining peaceful family'.

This type of thinking seems problematic when one thinks about the high rates of domestic violence in Kerala and the fact that sometimes the social status of a woman has been internalized so that it could be harder to break free from violent situations. The Kerala Development Report[8] (2008) also highlighted that substantial amount of women justified wife-beating in one way or another. This is especially serious when 'it is known that resistance to patriarchal norms and demands constitute the key trigger of such violence' (Kerala Development Report 2008 p.414). Jacobsen's (2010) study on gender violence in Kerala also points to this.

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7   Eve from the Bible.

8   Based on the National Family Health Survey that revealed 70,2 per cent of women in Kerala who had experienced violence at least once found it acceptable one way or another (69.4 in all India).

The feminist view of empowerment, on the other hand, sees the process of empowerment as multidimensional and the key is to change the inequalities and power relations in the society, which most likely involves a conflict (Mayoux 2003). Devika and Tampi (2007) discuss the internalization of norms and the difficulty to break free from patriarchy. This observation was made in interviews with women in SHGs. The problem also has to do with the fact that on one hand the aim is to become financially self-sufficient and women gain control and decision making at home, on the other hand, they are taught to obey and depend on their husbands. Developing a feminist consciousness is therefore important for overcoming contradictions.

It can be questioned how far can organizations whose ideology entail such gender bias, empower poor on the ground. Heera Nawaz (1993 in Nussabaum 2001 p.167) has written that 'Although all religions were initially founded with the aim of purifying men and women and helping them to lead ethical lives (…), it was found in some instances that blind traditions, customs and superstition often resulted in – not the cathartic effects of religion – but the spread of (…) discrimination.' One could say that while such organizations may help in achieving practical gender needs, it could serve to reinforce the gender hierarchies. On the other hand, the capability expansion attained by women could encourage women to struggle for asserting their strategic gender needs.

While many women said their mobility had increased compared to the situation before the membership in SHG, it was increased mostly regarding participation in SHG meetings, doing bank transactions and not so much, for example, the 'male dominant' market place. Even though microfinance programmes give new possibilities for women's increased participation in places like visits to the NGO offices or health centres, it is not a sign that women's mobility had increased in the 'male-dominated public sphere' (Kabeer 2000 in Roy 2010, p.109)

One aspect or challenge regarding the change in societal structures lies exactly in that gender roles are not being challenged much. Goetz and Sen Gupta (1996) state that 'small-scale enterprises get around this problem by concentrating on improving the productivity of women's homestead-based work - which allows them to fulfil their domestic responsibilities at the same time'. This again restricts women's access to the 'public' as well as pursuing formal sector jobs (ibid).

Our study also pointed to this issue but also the fact of how little men involved themselves in household work, and even though women had engaged themselves in income generation activities, for majority it had not changed the traditional division of labour inside the house. The organizations were not worried about the growing workload of women that has been pointed out in previous research (e.g. Kabeer, 2005); "Yes women's workloads have increased, but now women are satisfied anyway since they are getting money and can manage their lives. If there's money there's power" (District Mission Coordinator, Kudumbashree).

This again reflects the typical WID position, which targets women without making improvements in 'women's gendered position' by ignoring the gender relations in the society. '(It) ignores the opportunity cost for women of additional work in income-generating activities alongside the necessity to maintain other domestic and productive work' (Pearson 2000 in Allen & Thomas 2000).

Women's empowerment was also seen to happen in supporting women's participation in local politics. Training was offered and especially women were encouraged to stand for elections as Panchayat members. How much women took part in the local politics varied among the groups and members. However, according to the women, compared to the situation before women were members of SHGs, their participation to the community activities had increased. There seemed to be a lot of pressure related to becoming a candidate because of the quota[9], on the other hand, according to a Kudumabashree official women really look forward to become candidates. Some staff members were of the opinion that the quota has enabled women to participate in politics and increase women's influence. MSSS staff members were not so sure about all the benefits the quota could bring. An animator of MSSS told her experiences from Nedumangadu: "Our community forced many SHG members to participate in the election. But the women are not interested because they think that if they become elected their work is limited to the activities of political parties only. So they did not participate".

It could reflect the fact that some women do not see the possibility to influence through politics when the political parties drive their own interests, mostly designed by male politicians. On the other hand, the MSSS groups in Nedumangadu were formed only a few years back, which could explain their unwillingness, hesitation and also the lack of interest.

6. Conclusions

This study found that the biggest changes in women's empowerment have to do with women's exposure to knowledge and social activities, increased self-esteem and skills gained through training, which can work for the benefit of increasing women's agency and women's personal empowerment. These skills had influenced women's intra-household decision making; their intra-household decision-making power had increased to a certain extent after they had become members of SHGs. Even though this study has not particularly found that women have become more politically active, women's knowledge on various issues in society had increased and some women's voting habits had changed. In addition, presidents and secretaries of the groups seemed to be most active members of the groups due to their bigger involvement in different activities, which gives extra importance for rotating of these positions with all members. Some collective action in order to influence local matters among women was noticed.

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9   Reservation for women in the LSG is now 50 per cent.

Women's control over their loans is partly questioned in this study due to the fact that in women's income from the income generation activities were not fixed and sometimes non-existent. In many cases, husbands were the repayers of loans. This raises questions on the profitability and sustainability of SHGs and the role of the organisation in finding new ways to support women's businesses. Women's own perceptions of their empowerment reveal many restrictions for the full use of their agency and empowerment. These restrictions often come from women's own families, but the norms and attitudes of the society sets up many restrictions not least for women's mobility.

Therefore, the role of the organisation has great importance in changing these boundaries that restrict women's access in various places in the society. Unfortunately, our study did not find efforts from the side of the organisations that try to address the long-term strategic needs of women and thus help to overcome the structural forms of subordination and oppression. Instead, both of the organisations seem to follow the cultural and ideological norms of the society without trying to bring about changes in values and attitudes related to women's lower positions compared to men. While importance is placed on 'obeying' the husband in order to keep peace in the household and avoiding conflicts are taught to women, it questions the level of empowerment that can be reached in a state with high levels of violence towards women. In addition, the ideological values that especially MSSS represents as a Christian NGO, place women automatically in a lower position compared to men, leading to women being regarded as 'second class' citizens and apparently some women have internalized this role in the society. Furthermore, the focus on only women in development activities and trainings seems one-sided, since development and changes in gender relations and values involve both men and women and the participation of men could play a significant role. This is indeed important when taking into consideration the growing work-load of women.

While microcredit programmes are often directed at making changes in the practical needs of women, this study wants to emphasise the importance of policy making and the role of the organizations and institutions in planning the long term strategic needs of women and men. Moreover, we see the active role of the feminist movement in Kerala in bringing about transformations in gender norms and values that hinder women's empowerment in general. This is especially important in a state still marked by patriarchal structures and values, and where there is an urgent need to address the wider issues of gender inequality.

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