

**A DECADE OF WOMEN'S EMPOWERMENT
THROUGH
LOCAL GOVERNMENT IN INDIA**
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*Women's Participation in Self-Help Groups and in Panchayati
Raj Institutions
Suggesting Synergistic Linkages*

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There have been in the past decade, two interventions in India that have contributed towards generating processes of empowerment for women. One is the 73rd and 74th amendments, which make it mandatory for a one-third reservation of seats in local self-governing bodies, and the other, the formation of self-help groups of women around micro finance. This paper raises questions about the processes of empowerment generated under each of these interventions and also suggests synergistic linkages between the two.¹

Self-Help Groups and Micro Finance

SHGs have evolved over time all over the world, and the journey has been at several levels: from labour/inkind/pre-monetary currency to cash; from non-financial to financial groups; from rotating to non-rotating patterns; from short-lived to semi-permanent, or supposedly permanent, groups; and, from savings-only to savings-driven credit groups. [Seibel: 2000] Grain Banks have been in existence for many years in India, where in areas of frequent drought, the community pools grain when it is available, so that it can be accessed as a loan, in times of scarcity. These have also been actively promoted by non-government organizations (NGOs), community-based organizations (CBOs) and funding agencies (national and international), as systems that build food security. In India, an initiative in self-help has been the 'chit funds'. Such associations consist of 10 to 15 persons, who gather to pool their saving together and then chose one member — either by lottery or another method — to receive the pool of money.

In India, the SHG is largely the conduit through which *micro finance* is routed to the poor, in the belief that it will prove catalytic in helping them pull out of poverty. These are small groups of 10–20 persons, who come together with the intention of saving and rotating loans amongst the members. Once these groups stabilize, they are accorded formal support from the banking system so as to widen their lending capacities. An important dimension of SHGs is the peer pressure that members of a group exert amongst themselves, which acts as a substitute for formal collateral. The rationale of micro finance is based on findings that have shown the poor can save and be relied upon to return, on time, the money that they borrow. Micro finance supposedly circumvents the drawbacks of both the formal and informal systems of credit delivery, and also fits within the larger principles of market liberalization, since credit-to-the-poor and profits are not antithetical to each other.

Among the real and potential clients of micro finance, women are seen as the most reliable in terms of repayment and utilization of loans. It is argued that the entire household benefits when loans are given to women, and that micro finance can empower women, since it instills a perception of strength and confidence through augmentation of incomes and their participation within group activities. Hence, most of the groups formed are women-only SHGs.

Internationally, micro finance has been heralded worldwide as an effective cure for poverty. Prior to 1997, a series of meetings were held, so as to design an approach

¹ A longer version of this paper is published as an Occasional Paper of the Centre for Women's Development Studies, New Delhi, India.

that could be followed by all countries across the globe.² The meetings worked towards contributing inputs for the World Micro-Credit Summit Campaign, held in Washington DC in February 1997. More than 2,900 people representing 1,500 institutions from 137 countries gathered for the Summit. The Summit announced a global target of supporting 100 million of the world's poorest families, especially women, with micro finance for self-employment, and other financial and business services, by the year 2005. This Summit received impetus in the mid-1990s, after the World Summit for Social Development in Copenhagen in March 1995. Four core themes were stressed as part of a 55-page Declaration and Plan of Action: reaching the poorest; reaching and empowering women; building financially self-sufficient institutions; and, ensuring a positive, measurable impact on the lives of clients and their families.

Of particular importance to us is the second core theme of the Summit, which was to reach and empower women. This theme can be further divided into two goals — one is that of reaching women and the second is of empowering them. The first goal of reaching women is not difficult to achieve. The reasons for targeting women are however subject to debate. Note has to be taken of the narrow perception of the core theme — i.e., since women are supposed to be good credit risks, and women-run enterprises benefit their families, micro finance is seen as a tool to empower women. The submissiveness and pliability of women in relation to repayment schedules are stated as both valid and suspect reasons. The capacity of women to start enterprises, to sustain them, and to run self-help groups independently without the help of men, is also a matter of discussion. There is no doubt of the fact that given the current systems of micro finance, women have *access* to credit.

Panchayati Raj and Women

Panchayats existed in India even before the British rule. Panchayati Raj (PRI), which is in actuality a formalization of local self-government, came into being after Independence. The Constitution which was then being drafted, however, did not include anything connected to PRIs,. Instead, it was included in Article 40 of the Directive Principles. By the late fifties, several states did set up PRIs at the village, block and district levels. PRIs were seen as a means of ensuring democratic participation for rapid rural development. However, since there was no constitutional support, political will and adequate powers or resources, these PRIs started languishing. Women were rarely on

² The South Indian Consultation was held in Hyderabad, India on 23-24 August 1996. A meeting of 20 practitioner NGOs, development financial institutions and development professionals arrived at a common position and action plan. The Dhaka Declaration of the South Asian Coalition for the Micro-Credit Summit articulates the collective consensus among 21 networks and agencies delivering financial services to over 4.5 million poor people across Bangladesh, India, Nepal and Pakistan. It endorsed the importance of micro-credit and emphasised that micro-credit should be approached as a socially responsible business. Prior to the Washington Summit, a group of NGOs and development finance institutions met in New Delhi on 23 January 1997. The objective was to review the progress made and to discuss modifications to the draft documents released by the Summit Secretariat in November 1996.

these bodies, except as co-opted members who were accorded little power, respect or political status. [Datta: 1998]

It is not as if the issue was not important to the nation's agenda. In fact, several commissions were set up to examine ways in which it could be strengthened, such as the Balwant Rai Mehta Study team (1957), Ashok Mehta Committee (1977), G.V.K. Rao Committee (1985), and L.M. Singhvi Committee (1987). In 1988, a parliamentary subcommittee recommended that Panchayati Raj be given constitutional recognition. It was only in 1992 that Parliament gave constitutional status to PRIs. On December 22 and 23 1992, two amendments to the Constitution — the 73rd Constitution Amendment for rural local bodies and the 74th Constitutional Amendment for urban local bodies made them 'institutions of self government'. Within a year, all the states passed their own acts in conformity with the amended constitutional provisions. As a consequence, India has moved towards what has been described as 'multi-level federalism', which has widened the democratic base of the Indian polity. [Mathew: 2003]

Seventy-two percent of India's population lives in the rural areas. Here there are nearly 600 district panchayats, about 6,000 block panchayats at the intermediate level and 250,000 gram panchayats. The remaining 28% of the population lives in urban areas in India. Here one finds 96 city corporations, 1,700 town municipalities and 1,900 nagar panchayats. Currently, every five years, about 3.4 million representatives are elected by the people, of whom one million are women. Women head about 175 district panchayats, more than 2,000 block panchayats and about 85,000 gram panchayats. Likewise, more than 30 city corporations and about 600 town municipalities have women chairpersons. A large number of hitherto socially-excluded groups and communities — like the tribals and dalits — are now included in these decision-making bodies. [Mathew: 2003].

The major impetus in the constitutional amendments for women's political empowerment was the reservation of one-third of the seats for women in local bodies, along with reservation of seats for Scheduled Castes (SCs — i.e., ex-untouchables) and Scheduled Tribes (STs) in proportion to their regional populations. Initially, women were hesitant to enter this new political arena because political parties and vested interest groups took advantage of the situation. Women were only rubber stamps, with men continuing to hold power. This was called the proxy rule. A new group of 'sarpanch patis' also emerged, where the husband of the woman sarpanch managed the affairs of the panchayat, while the woman acted only as a rubber stamp.

A study in the state of Karnataka has shown that many women elected to the local bodies/panchayats are surrogates for husbands and fathers who could not contest because of the precondition of reservation. Some were put in place by the wealthy and powerful for their malleability — a kind of puppet to serve vested interests while appearing to be an elected representative.³ Further, there was also a backlash from the upper castes with women suffering compounded oppression — on account of their gender and their social positioning. There are stories from all over the country of violations of their rights despite constitutional provisions.

The case of a woman councillor of a city corporation in the state of Tamil Nadu is a case in point. The people of Villapuram had no permanent water supply facility and were totally dependent on water that was brought in by the corporation tankers.

³ See Vinod Vyasulu and Poornima, 1999.

Moreover, this water was sold to the people for a fee that was levied by the local henchmen. Attempts to provide water pipes from a water source to Villapuram were scuttled as the mafia saw the above arrangement more profitable for them. Leelavathy had campaigned during the elections for the sole mission of bringing drinking water to her constituency. With her unstinted pressure on the local bureaucracy, this was almost a reality. But three days after a trial run, armed men murdered her in broad daylight. Leelavathy came to be known as a symbol of the people's struggle for water.⁴

Again, after more than a year of the elections to the panchayats in Madhya Pradesh, there were reports from four districts — Raigarh, Chhatarpur, Raisen and East Nimar — of a lady sarpanch being stripped naked, another lady sarpanch being gang raped, an 'upa-sarpanch' (deputy president) being tortured, and a dalit panchayat member being beaten up.⁵

However, over time things have changed in some measure. It has been proved that wherever women hold positions in local bodies, there is greater efficiency and transparency in the running of public affairs. Gangamma Jayker, president of a gram panchayat in Malgudi district in the state of Karnataka, belongs to the scheduled caste category. Having been in a position to complete her primary schooling herself, she was very keen on promoting education and has been running literacy classes for women in the village. On hearing of the government programme for girls' education, she got the details of the scheme and followed the procedures to get a school opened in her village.

Today recognition for outstanding women leaders in the panchayats is promoted by instituting yearly awards.⁶ Mathew reports that some of the awardees have done excellent work in raising women's economic status, campaigning against child marriage and child labour, bringing piped water supply, building health centres, and strengthening primary schools and self-help groups. The optimistic observation has been that over this past decade women have proved to be not just passive disinterested participants in the political processes. More women who are from the marginalized sectors of society have entered the fray. The provision of reservations in the system of local self governance in India has been hailed as an empowering process for women, since it has not only brought women out of their houses and into the public place, but it has also given them a voice and platform to express themselves.

What is Empowerment?

It is easy to build in empowerment as a goal of all development initiatives. Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts. Advocates of micro finance claim the very process of forming self-help groups is empowering and a critical mass is formed which can be harnessed to pull households out of poverty traps. The opposing side of the debate is that the same critical mass can be usurped by larger political and economic

⁴ See Mythily Sivaraman, 1997.

⁵ See George Mathew and Ramesh Nayak, 1996.

⁶ See Vinod Vyasulu and Poornima, 1999.

interests to promote their own mandates — women become instruments and are further disempowered.⁷

Further, empowerment cannot be achieved through the handling of money, since credit by itself does not bond women together enough to unleash a process of empowerment. Other social and development concerns are required to cement groups so that they can metamorphose into vehicles of empowerment. Similarly, advocates of PRIs also claim that participation in the democratic process empowers women. However, as has been illustrated earlier, women in PRIs do not necessarily wield the power that their seat and position accords to them. Access to the seat does not guarantee control over resources, participation in decision-making and functioning effectively as a leader. It can also mean that an attempt to achieve these goals is fraught with resistance and with a price to be paid physically and socially.

Empowerment cannot be understood separately from an understanding of power. Power, in fact, can be perceived in four forms. Oxaal and Baden [1997] categorize these as:

- *Power over* — This power involves a relationship either/or of domination/subordination. It is based ultimately on socially sanctioned threats of violence and intimidation, and requires a constant vigilance to maintain. It also invites active and passive resistance.
- *Power to* — This power relates to having decision-making authority, power to solve problems, and can be creative and enabling.
- *Power with* — This power involves people organizing with a common purpose or common understanding to achieve collective goals.
- *Power within* — This power refers to self-confidence, self-awareness, and assertiveness. Through this power individuals can recognize through analyzing their experience how power operates in their lives, and gain the confidence to act to influence and change this.

To begin with the first interpretation of power as *power over*, a person has to be empowered because that person is at the wrong end of a power inequality. Hence, the first interpretation gives the rationale to begin a process of empowerment. The second interpretation of *power to* talks of the ultimate stage of empowerment, when a person has achieved the capacity to take action. Here empowerment and power collapse positively into action. The third interpretation of *power with* reflects on the methods that such a process can initiate and set into motion — i.e., through purposeful collectives. The fourth interpretation of power as *power within* can be interpreted as the sustenance of the process whereby empowerment does not remain limited in intermittent actions, and instead can be conceived as the building of capacities to carry out future action in a sustained manner.

⁷ It has been reported that corporate giants like Hindustan Lever Ltd. is using women from SHGs to help sell their brands of products like shampoos, oils and soaps. [Email communication from dnrm@panchayats.org, 28 November 2001]

In the context of development (economic/social/political), empowerment cannot be *given* to anyone, nor is it a goal that can be reached by an organization or state. It is a process that takes place wherein inequality moves towards becoming equality. The inequality, which has to alter into equality, is the inequality in participation in the various processes of development. These can range from education, health services, housing, livelihoods, employment, remuneration, etc. *Empowerment is a process whereby constraints that impede equal participation are reduced so that the inequality starts moving towards becoming equality.* Often with development interventions such as micro finance, targets are chased and the achievement of those targets is confused with the achieving of empowerment.

The next question that comes to mind is what are these constraints that impede equal participation in development processes? These constraints are most often structural and connected to the larger environment that the woman finds herself in. Since it is connected to structural constraints, empowerment and the conditions that have to be generated for it are contextual and specific to the location and situation, in all its dimensions — geographical, socio-cultural and political. That is primarily the reason for the myriad understandings of the term and the fuzziness that affords activists the freedom to interpret and act according to the situation they face in the field. How are the constraints to be reduced? *Interventions such as those of micro finance and PRIs can play an important role in reducing structural constraints.*

In order to understand how constraints can be reduced, we have to move on to the concept of 'spaces'.⁸ The stimuli for empowerment as a process to take place, comes when something alters in a person's/woman's life that expands spaces. 'Space' allows a person, the place/freedom/margin to do what she/he intends to do.⁹ Initially every person has an allotment of spaces at a moment in time. This allotment is determined by the domestic and macro environment within which the person lives. Both these environments have the same dimensions as spaces — namely, physical, economic, socio-cultural and political. The spaces determine the person's capacity to act and ultimate behaviour, both within households and outside. A constriction of spaces amounts to a lack of power to act. It also accounts for fewer alternatives within which behavioural decisions can be taken.

Constricted spaces negatively affect power over, power to, power with and power within. Spaces are also an end for which negotiations take place. Hence, in domestic power dynamics, it is the expansion and contraction of spaces that explain the relative positions of the members. Spaces include both tangible and intangible features of categories that are economic, socio-cultural, political and physical.¹⁰

⁸ For a detailed outline of the use of 'spaces' as a concept to capture power and empowerment, see Deshmukh-Ranadive 2002.

⁹ Space is different from capability in the sense that the term 'capability', as used by Amartya Sen and developed by Martha Nussbaum [1995], signifies characteristics within human beings which if deprived, do not allow for a human or a humane existence. Space, on the other hand, is that which allows a person to move, manoeuvre and negotiate to develop capabilities.

¹⁰ These dimensions of space are not necessarily exclusive of each other. The purpose of demarcating different kinds of space is to facilitate analysis and to devise reasonably differentiated categories that can be operationalized in research.

It is not necessarily so that when spaces expand, it will always result in the process of empowerment. It is important to evaluate the *quality* of that space.¹¹ *When micro finance policies or participation in local self governance are evaluated for their impact upon women's empowerment then one has to pay attention to whether they are instrumental in expanding spaces in women's lives, and how much does that expansion leads to a reduction in the inequalities that impede equal participation of women.*

While a constriction of spaces implied a lack of power in all the four dimensions of power — ‘over, to, with and within’ — an expansion of spaces does not necessarily imply empowerment. There is no *linear* relationship between empowerment and the expansion of spaces. For example, often it is found that an intervention such as micro finance, which has given economic space to a woman in terms of an income, does not empower her because she has no control over that income. On the contrary, it may even lead to an increase in domestic violence, as has been found in the case of studies in Bangladesh.¹² Similarly one has seen that in the case of the Panchayati Raj system, women have had to face violence from men and upper caste groups. That is because, whether it is micro finance or it is the PRI, they have not altered women’s socio-economic space.

However, if the intervention/participation increases her levels of confidence and self-esteem, then a process of empowerment has been unleashed. Sometimes even before an action is taken, the very decision on the part of the person to act instills a feeling of confidence and well-being. What actually has to expand is mental space. Mental space is that space that facilitates 'power within'. *The most important condition for empowerment to take place is an expansion of the person's mental space.*

What then actually leads to an expansion of mental spaces? It has been found that it is when women operate through collectives that the maximum empowerment takes place. The release of mental spaces that allows for action on the part of women is most often facilitated by her membership of a collective that is addressing a similar problem or is collectivized around a common mandate. The formation of a collective facilitates the process of empowerment.

The second factor that leads to an expansion of mental spaces is information. Information is a very important source of power as well as an instrument. Most often women are oppressed because they are illiterate and do not have access to knowledge. It has been found, however, that education as is formally understood is not a pre-condition for empowerment to take place. *In the first place, the information that is most critical to unleash a process of empowerment is knowledge of the structures of power within which lives are placed.* Such knowledge changes self-perception and brings about an awareness of the implications of oppression. *Another kind of information that is vital is of rights and duties, both as citizens of civic society and also as members within families.* This information spans across knowing about legal machinery to about human rights and entitlements. Further, information is very important in social mobilization. Groups, in sharing experiences, often gain in strength and solidarity. Apart from these kinds of information, knowledge about matters related to livelihoods, finances, political processes,

¹¹ For example, if women have to trudge longer distances for water or fuel due to a change in forest policy, it does not spell empowerment.

¹² See Goetz and Gupta, 1996.

etc., also equip women to be able to take action in order to change the situation they find themselves in.

The intervention of micro finance by definition imparts information to women. Participation in local self-governance also increases the level of information for women. However, often one can also see that information is selectively imparted so women are still exploited. In both intervention/initiatives, training programmes play an important role in the imparting of relevant information to women. The role of non-governmental organizations (NGOs) is critical, since with an orientation towards development NGOs can use both SHGs and PRIs as entry points for the dissemination of information about how to be more effective participants, as well as about rights and structures of power.

Suggesting Synergistic Linkages

There has been, over the past ten years, a visible and concentrated effort to involve women in PRIs and SHGs. These can be interpreted as two parallel processes of women's empowerment. There is need at this juncture to not only track and trace them, but to also examine where these processes converge and where they diverge.

First, on the surface, the overt mandate of micro finance is economic empowerment and the overt mandate of PRIs is political empowerment. However, it is important to take into account the economics of the PRI movement, since often it is this consideration that makes the seat of power so inviting to men and, consequently, threatening to women. Likewise it is also necessary to consider the politics of the SHG process. The formation of groups, participation in them, the responsibility of running the groups, and holding positions of leadership, have all contributed towards involving women members in political processes. In fact, often SHG membership is seen as a training ground for PRI participation.¹³

Second, an important linkage between the two processes lies in the fact that both revolve around the operative ethos of 'self', which in a broader sense signifies involvement of the community and participation of the people. While there is a positive feel to this ethos, one must not lose sight of the fact that it is in keeping with the larger mandate of globalization in which the State has a minimal role and the market governs decisions within the economy. The more important questions to ask and investigate are: In the name of self-governance and self-help, is the State being abdicated from its central responsibility to provide the necessary requisites for its citizens? In other words, do people have to fend for themselves, being at the mercy of market forces for which the marginalized groups are not equipped to cope with? Can PRI or micro finance circumvent these problems and substitute for the State in providing people with the necessary means of subsistence, livelihood and political voice?

Third, another area of synergy between the two processes is the pursuit of democracy. In the case of PRIs, the intent is clear and undoubted. Local self-governance is an attempt to expand the horizons of democracy. However, in the formation of SHGs, there are also issues of democracy that need to be addressed. Experience has shown that SHGs function better when run on democratic lines. Further, when the relation between

¹³ Comment from Dr. A. Rizwana at the workshop, Women's Empowerment in the Context of Local Government in India: An Assessment, 20-21 October 2003, Institute of Social Studies, New Delhi.

the facilitating NGO and the group is democratic, micro finance has functioned in a more sustained manner. Otherwise the dependence of the group on the facilitating NGO deepens, creating a new structure of power. It is important to examine the true nature of democracy in both processes, since claims need not always be endorsed by reality.

Fourth, in terms of women's empowerment, the interesting area of interface between the two processes is the margin they accord to women to occupy positions in the public arena. In principle, it is possible for women from all the economic and socially marginalized groups to become members of SHGs. Middle class, upper caste and higher classes are however excluded. In the case of PRI participation, while theoretically there is a chance for women from all groups to participate, all women are not likely to become PRI members. Hence a large number of women are excluded. *Yet there will be women who will occupy a position in both processes.* It is these women who should be researched to ascertain the extent of empowerment in their lives.

Fifth, another area of investigation within the two processes is the exclusion, not only of certain women, but also along caste, ethnic and class lines. Since there is the condition of homogeneity in the formation of SHGs, it has been found that often caste/religion specific groups are formed. These fracture existing solidarity groups that had collectively mobilized at an earlier point in time. Since the motivation of SHGs is economic, the impetus for this fracturing is acute. With PRIs, reservations make it mandatory that women from certain sections stand for elections. Both SHGs and PRIs take us back to the double bind that lies in isolating the problems of certain marginalized groups in the name of correcting inequities, and at the same time reinforcing discrimination through legitimized and recognized isolation.

The sixth point of overlap is that in both PRIs and SHGs one has seen the 'proxy' factor operating. While women PRI members bow to the wishes of their male relatives, women SHG members are also seen to take loans for their men with little or no control over these resources. In as much as women can break out of being proxies, there is definitely empowerment. In examining the synergistic linkages between these two processes one can see whether empowerment or assertion in one process facilitates assertion in the other.

Seventh, while studying SHGs and PRIs as vehicles of women's empowerment, it is necessary to include the family and the political spaces within it. In as much as either of these processes can influence these spaces, empowerment will be hastened. The benefit to the family by women's participation in SHGs and PRIs is most often in terms of an enhancement of economic and social status. However, leakages appear in the form of adherence to social norms (such as dowry), and vices (such as alcoholism and violence). It is necessary to investigate whether participation in the PRIs or SHGs enable women to engage with these issues, which are so detrimental to their empowerment.

Eighth, it will be interesting to gauge, through research, the extent that collective mobilization has managed to influence empowerment processes. While SHGs most often are all-women groups, and hence facilitate collective mobilization, with PRI members, special effort has to be made to federate them (this has already been done in some states of the country).¹⁴ As collectives, field experience has shown that SHGs do have an

¹⁴ See Behar and Aiyar 2003. The growing success of networks of elected women representatives (EWRs) clearly demonstrates the significance of micro initiatives in institutionalising the panchayat raj system. This essay assesses the experience of some of these networks in western and southern India.

influence upon PRIs, and vice versa. At times the groups mutually assist one another, while at other times they are seen to sabotage the other's interests. It is imperative for research to direct efforts towards understanding the circumstances under which either of these phenomena occur.

Ninth, a symbiosis has to be worked out between PRIs and SHGs. This would enhance the functioning of both processes. In Andhra Pradesh, the key to this has been found in integrating these existing groups with the democratically elected and empowered panchayats, when the requisite devolution of powers, functions and authority to them takes place. It has been seen that since the space for development administration and political processes at the sub-district levels is currently limited, PRIs are competing with the SHGs for such space. In Andhra Pradesh, it has been recommended that a symbiotic relationship be worked out between the SHGs and the PRIs by statutorily making the members of the SHGs members of the standing committees of the PRIs at all the tiers. [Bandhyopadhyay, Yugandhar and Mukherjee: 2002]

Finally, most important of all, it is necessary to find out whether either of the two processes of empowerment has managed to alter the existing value systems on which power structures are based. It is a trap to believe that if women came to power through PRIs or SHGs, it will necessarily lead to empowerment, a reduction of gender discrimination and a better life for them or other women. It is only when women come to power and control with a *new* understanding of power different from the existing patriarchal understanding, that empowerment will take place in the true sense. Otherwise, instead of male oppressors one will see female oppressors who are as patriarchal as men.

Conclusion

To conclude it can be said that given the fact India has seen two major initiatives towards women's empowerment, in the guise of PRIs and micro finance, the time has now come for research to delve into unravelling the areas of overlap between the two processes. There are issues that affect women's lives intimately which are seen in both initiatives. A common conceptualization of empowerment should be used to gauge the extent of empowerment that has been unleashed by women's participation in PRIs and SHGs. It is not to suggest that necessarily there are similarities, or that similarities have to be found under any circumstance. The purpose of this paper has been to suggest that there already exist linkages between the two processes, and the extent and scope of these linkages need further investigation. Such research will serve to suggest policy change that will help coordinate these two processes.

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