

The Journey of The Women of India Toward Empowerment

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Abstract

Previous studies on microfinance have succeeded in educating people on the effect micro financing has on India's economic development, but significant efforts have not been made in educating people on the effects microfinance is having on India's culture and the empowerment of women through SHGs. With this in mind, the study seeks to (1) examine the correlation between empowerment of women, microfinance, and SHGs, (2) analyze the economic and social benefits of microfinance and SHGs on the empowerment of women in India; and (3) research whether women who actively participate in SHGs find social empowerment and by joining together are able to bring change that would have been impossible to do as individuals. This research study is based on a literature review collected through websites, research papers, journals and books, as well as the results and review of an exploratory study conducted Hyderabad and Chennai, India.

Key Words: Women, Females, Empowerment, Self-Help Groups, Micro-Finance, India.

Introduction

Various individuals contend that women are amid the most poverty stricken, at the greatest risk of vulnerability of the disadvantaged, and consequently helping them should be a main concern in poverty alleviation. Microfinance has become an important intervention in recent years in India as a tool for rural development and poverty alleviation. Malhoyra (2004) explored the potential of microfinance programs for empowering and employing women and discusses the opportunities and challenges of using microfinance to tackle the feminization of poverty. Self Help Groups ("SHGs") are emerging as a business model that seeks to develop communities and alleviate poverty by providing new economic opportunities. SHGs are also emerging as a vehicle for women to promote strong and independent women groups who exert control over their own development and that of the community (Sivachihappa, 2013). Non-government organizations ("NGOs") are refocusing beyond the economic side of small loans through SHGs to the intrinsic social benefits of women's involvement in SHGs.

Literature Review

The Journey of the Women of India Toward Empowerment

Without social justice and gender equality, development alone cannot bring peace and prosperity. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender; however, in

reality, rural women have harder lives and are often discriminated against with regard to land and property rights, as well as in access to medical facilities and rural finance (Insight, 2010). Furthermore, traditional gender roles in India are well known for representing a strong patriarchal society where the woman manages the house and supports her husband (Hofstede, 2002), the man holds the authoritative role and acts as the economic provider and social leader of the family (Thakrar, 2006). In the past, little opportunity existed for women in India needing to break from these traditional gender roles. Poor women in India are often incapacitated to act individually and “social mobilization” for their economic redemption is a critical necessity.

It has been well accepted that various development programs have bypassed women who constitute about half the population of India (Harish, 2012). Through various conventions, conferences, legal enactments, constitutional provisions etc. According to Harish, it was noted that there is a vital need for gender equality and women empowerment. While the political, economic, and social reforms are slowly increasing, it is not without challenges.

President Pranab Mukherjee stated that gender disparity can be tackled only through economic empowerment of women (Muslim Mirror, 2013, p. 1). President Pranab Mukherjee went on to state that “Gender disparity in our country can be covered only through pro-active intervention in areas such as economic empowerment of women, and building adequate social and physical infrastructure” (Muslim Mirror, 2013, p. 1).

As documented in the microfinance literature, the effect of microcredit on women’s empowerment continues to be debatable. While some studies claim that microcredit helps women increase their income earning abilities, leading to a greater power to overcome cultural asymmetries, others contend that small loans allocated to women are usually controlled by their spouses, which results in more severe subordination of women (lack of empowerment) and leaves them more vulnerable to the patriarchy system within the household and/or society level (Li, Gan & Hu, 2011).

Nowadays, SHGs are the most popular strategy for empowering women in India (Jakimow & Kilby, 2006). Previous studies in India suggest that SHGs’ programs have a positive impact on consumption and asset levels (Deininger & Liu, 2009b; Bali & Varghese, 2009). Bali and Wallentin (2009) and Deininger and Liu (2009a) reveal positive impacts of SHGs on women’s empowerment, and Holvoet (2005) finds evidence of positive impacts on SHGs on investments in girls’ healthcare. However, Garikipati (2008) finds no impact on SHGs empowerment of women in India.

Given the opportunity to contribute to the support of her family as outlined above, is there another side (if you will) or outcome that is equally important that occurs as a result of the SHG? What are the challenges that occur for women from this culture of a strong patriarchal society as they take advantage of the opportunities provided through micro-financing and perhaps more importantly joining a SHG? Does participation in SHGs and micro-finance empower women?

Women: Empowerment, Microfinance and Self-Help Groups Defined

Empowerment of Women

Empowerment is a multi-dimensional process, which should enable an individual or a group of individuals to realize their full identity and powers in all spheres of life (Karimzadeh, Nematnia & Karimzadeh, 2011). This process consists of greater access to knowledge and resources, greater autonomy in decision making to enable the individual to gain greater ability in their lives and release them from the shackles imposed on them by custom, belief and practice (Lyer, 2007).

Marilee Karl (1995) opted for a relatively uncomplicated definition of empowerment as a 'process' of awareness and capacity building leading to greater participation, to greater decision-making power and control, and to transformative action (p. 370). Rajouria (2008) goes on to cite empowerment as "a flexible term with the definition varying as per to the context in which it is used" (p. 7). Empowerment terminology also makes it possible to analyze power, inequality, and oppression; but to be of value in illuminating development practice the concept requires precise and deliberate definition and use.

Bulla (2013) asserts that the progress of any nation is inevitably linked with the social and economic plight of women of a particular country (p. 2). However, in recent years, as posited by Bulla (2013), women empowerment has become a subject of great concern for the nations all over the world, especially in poor and developing countries.

Rajouria (2008) provides a definition of women's empowerment from the Department of International Development (DFID), a British government department responsible for promoting development and reducing poverty, as: "... individuals acquiring the power to think and act freely, exercise choice, and to fulfill their potential as full and equal members of society" (p. 9).

Kabeer's notion of women's empowerment is defined as the process in which women challenge the existing norms and culture of the society in which they live to improve their well-being effectively. Although the process of empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures. Some of these changes include:

- To enhance self-esteem and self-confidence in women;
- Enabling women to gain equal access to control and over resources;
- To develop faster decision making skills through a collective process;
- To provide information, knowledge and skill for economic independence;
- Transforming the institutions such as family education, religion, media etc. and the structure such as legal, political, economic and social;
- To develop in them an ability to think critically. (Karimzadeh, Nematinia & Karimzadeh, 2011).

Empowerment of women as a concept was introduced at the International Women's Conference at Nairobi in 1985. In the conference empowerment was defined as "A redistribution of social power and control of resources in favor of women" (World Conference on Women, 1985).

The concept of women's empowerment has been widely used in research related to socio-economic development (Parpart, Rai & Staudt, 2002; Galab & Rao, 2003; Troutner & Smith, 2004). It is increasingly being linked with overall economic development . . . women's empowerment is considered a "precondition" for alleviating poverty and maintaining human rights (Galab & Rao, 2003).

As posted by Hennink, Kiiti, Pillinger and Jayakaran (2012), empowerment has become a mainstream concept in international development, but lacks clear definition which can undermine development initiatives aimed at strengthening empowerment as a route to poverty reduction (p. 202) and the resulting empowerment of women.

Mahmud (2003) contends that there are two dimensions of women's empowerment, to wit: First dimension is concerned with women's well-being in terms of education, health, nutrition, labor force participation, contraceptive use, mobility and ownership of assets. The second dimension of women's empowerment is concerned with her relative position to men in the household particularly in areas like decision-making processes, control over household income and assets control over loans etc. (p. 579).

Microfinance

A common misconception about the term “microfinance” is that it is not interchangeable with “microcredit.” Overtime, microfinance has come to include a broader range of services like micro-credit, micro-savings, transfer of payment services, and micro-insurance (Yunus & Jolis, 1998). For clarification, microcredit is a service offered through microfinance, as is micro- savings, micro-loans, and micro-insurance, by lending small amounts of money on a short-term basis to poor people for consumption and investment, generally without collateral (Rajouria, 2008).

The Asian Development Bank defines microfinance as “the provision of a broad range of financial services such as deposits, loans, payment services, money transfer and insurance to poor and low-income households and their micro-enterprises” (“Microfinance: Financial Services for the Poor,” 2007, no. p). For purposes of this study recognizes the Reserve Bank of India’s definition of microfinance that says “microfinance is the provision of thrift, credit, and Other financial services and products of very small amounts to the poor in rural, semi-urban, and urban areas for enabling them to raise their income levels and improve their living standards” (RBI, 2007).

As posited by Rajouria (2008), “the microfinance sector has undergone strategic change during the past three decades” (p. 5). Further, this change has been consistent with the move from top-down development policies to a more bottom-up, grassroots oriented policies in which non-governmental organizations play an active role (Woller & Woodworth, 2001). Microfinance programs were generally run by governments and government-owned entities during the 1970’s and 1980’s. However, now the private sector, including the NGOs has also been increasingly involved in implementing microfinance programs (Impact Evaluations of Micro-Finance Programs on Poverty Reduction, 2004).

During the last two decades, microfinance programs have proliferated around the world (Rajouria, 2008). According to Harish (2012), the Nobel Peace Prize 2006 awarded to the Grameen Bank and its founder signifies the global recognition of microfinance programs as an effective strategy to generate income and employment and poverty alleviation in developing countries (p. 391). Microfinance schemes are expanding rapidly in countries, especially where women are in a disadvantaged situation (Steele, Amin & Navid, 2001). According to Malhotra (2004), microfinance programs are aimed to increase women’s levels and control over income leading to greater levels of economic independence, and “they enable women’s access to networks and markets, access to information and possibilities for development of other social and political roles” (p. 394). Harish (2012) adds that they also enhance percepts of women’s contribution to household income and family welfare. Additionally, increasing women’s participation in household decisions about spending and other issues leads to greater expenditure on women’s welfare. Lastly, Rajouria (2008), states micro-finance programs are also acknowledged for having an empowering effect on women.

SHGs:

The Indian women’s movement has undergone some significant changes and was functioning more than fifty years ago during the freedom movement. The Indian women’s movement became most noticeable at the start of the 1970s (Subramaniam, 2004). At that time the movement focused on organizing itself and having a greater presence in state and national politics as well as establishing a firm base on the local level. From the mid-eighties to the mid- nineties, over 315 women’s organizations were founded (Subramaniam, 2001). The contemporary Indian women’s movement gives a lot of precedent to the local level and centers around forming groups based on credit programs and community improvement (Subramaniam, 2004). While most SHGs and their corresponding NGOs are not actively involved in the women’s movement, the models overlap and encourage each other. Both seek to transform individual women’s lives and to empower women to attain independent status with men and become the primary agents of developing

themselves and their community (MYRADA, 2002). However, it is noted that the degree of this independent status is recognized to exist is often dependent upon religious and ideological standings.

The concept of creating groups to offer credit and savings was originally developed in the 1980s by a host of NGOs, and by the 1990s, the NGOs and the Indian government viewed the SHG as more than just a tool for providing financial services, but as a social utility offering many non-financial benefits (Ghosh 2005, Reddy & Manak, 2005). The most effective method of conducting microfinance in India since the mid-nineties is recognized to be the SHG model.

SHGs have been promoted by NGOs through India since 1992 and they are small groups of “micro-entrepreneurs”, most commonly women with similar social and economic backgrounds. Further, SHGs are considered the largest microfinance dispensation model in India, with more than three million active SHGs countrywide, providing services that link SHGs with local banks that specialize in microfinance (Rajouria, 2008). The SHGs in India are small, informal and homogenous groups of not more than twenty members each (Lakshmi & Vadivalagan, 2011). As cited in Ghadoliya (2003) SHGs come together for the purpose of solving their common problems through self-help and mutual help (p. 2). They discuss social and community programs, group savings, rotation of funds, bank loans and repayment of loans (Lakshmi & Vadivalagan, 2011).

Mysore Resettlement and Development Agency (“MYRADA”) has developed this working definition of SHGs:

Self-help groups are non-profit; open to members of the general public who share a common experience; meet face-to-face on a regular, ongoing basis, and are open to new members; provide mutual support through discussion and sharing of information and experiences. Members use their individual strengths to support each other, and can use their collective strengths to promote social change. Run by and for group members of mutual support is a process wherein people who share common experience, situations of problems can offer each other a unique perspective that is not available from those who have not shared these experiences. Self-help groups are run by and for group members.

The SHG is not a static institution; it grows on the resources and management skills of its members and their increasing confidence to get involved in issues and programs that require their involvement in the public and private spheres (p. 1). In essence, according to Satpute (2012), “The SHG, being a group of like-minded persons, gets empowered to solve most of its problems of a non-financial nature . . .” (p. 3).

The concept of SHG is based on the following principles:

- Self-help supplement with mutual help can be a powerful vehicle for the poor in their socio-economic development;
- Participative financial services management is more responsive and efficient;
- Poor need not only credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks;
- Creation of a common fund by contribution small savings on a regular basis;
- Flexible democratic system of working;
- Loaning is done mainly on trust with a bare documentation and without security;
- Amounts loaned are small, frequent and for short duration;
- Defaults are rare mainly due to group pressure; and
- Periodic meetings non-traditional savings (Ghadoliya, 2003).

The strength of the SHG is based upon the fact that the people who are facing problems are likely to be the most committed to solve them (Thangamani & Muthuselvi, 2013). In addition, the SGA’s foster an

“intrapreneurial” culture where each member realizes that while she/he needs the support of the group to achieve his/her objections, the group also in turn requires her/his support in adequate measure (MYRADA, 2002).

Today, the SHGs’ movement is increasingly accepted as an innovation in the field of rural credit in many developing countries, including India, to help the rural poor consider a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail a credit facility from the bank. SHGs do not start with credit from a financial institution, but start as a saver’s group. The objective of a SHG is to not only meet the needs of the poor by combining flexibility, sensitivity and responsiveness of the informal credit system, but to build mutual trust and confidence with the bankers and the rural poor (Union Bank of India) that can lead to a savings and banking culture to gain economic prosperity through credit (Karimzadeh, Nematnia & Karimzadeh, 2011).

NGOs have increasingly been adopting SHG’s as a strategy to bring women together, at faster pace and larger scale than the collective building processes adopted by them earlier (Chitra Devi, 2012). Additionally, most NGOs only offer groups for women, and are refocusing beyond the economic side of microfinance to the intrinsic social benefits of women’s involvement in SHGs. By taking advantage of microfinance and joining a SHG, a woman in need is able to help support her family financially and be a social leader in her community. They are perceived to be more responsible, less of a financial risk, and benefitted by the SHG’s social network and support (Thakrar, 2006). Men are widely seen as less reliable, and many reports exist of men being less consistent with meeting attendance and using additional income to further habits like gambling and alcohol abuse that are destructive to the home (Menon, 2005; Cheston & Kuhn, 2002).

The Role of Microfinance, SHGs and Empowerment of Women

Women have begun to affect their own economies more than they know. Studying the motivation of women allows researchers to gain understanding as to why growth of the small business sector led by women boosts financial empowerment through services like lending and saving (Jones 2006). A majority of microfinance programs goals are not to only provide a means for financial support through acquiring new skills, but to empower women and provide the means and education to rise to the next income level.

Swain and Wallentin (2009) stated in their study that microfinance leads to direct and indirect empowerment. The direct tangible measurement for women and empowerment is through microfinance and joining of specific groups. When women make the critical decision to join a SHG, they are exposed to training and awareness. Belonging to a group leads to the creation of social capital and a support structure involving other group members. This support structure empowers women to develop social skills, trust in other females which are beyond the economic benefits. The group meetings, learning how to keep financial records, appointment of officers, and gain a financial business understanding that can now be transferred to the household budgets and planning.

In 2002, MYRADA completed the study “Impact of Self-Help Groups on the Social/Empowerment Status of Women Members in Southern India.” The study analyzed the affects the women’s SHGs have on the women’s families, standard of living, relationships, community involvement, and personal growth (MYRADA, 2002). This in-depth study carried out across India’s four southern states compares groups active for less than one year and groups older than three years. It proposed that in the older groups, substantial growth can be seen in the women’s confidence, skill and education level, mobility, independence, family well-being, and husband support. Therefore, the groups aided in various ways in which the women felt empowered.

Another study, “From Rags to Riches, Fortunes to Fists: Microfinance and Gendered Intra-Household Conflict in India” conducted in that same region in 2006 focused on how SHGs are affecting gendered

intra-household conflict (Thakar, 2006). This study advocates that the women's empowerment from the SHGs may not always enhance their situation. Both men and women understand they have a certain amount of "space" to act out their gender roles, and crossing over or challenging the other's space often creates conflict (Thakar, 2006). By the SHGs allowing the women to increase their economic and financial empowerment, the women are crossing into the men's space. Whether or not this causes enough of an imbalance to create conflict depends on whether or not the men feel challenged by the change or whether they see it as a benefit to them and the family. It was noticeable in the study that the degree of conflict or support depends on individual situations and context. In places where the men saw how the women were able to benefit the family without challenging the men's occupational role, the groups were supported. However, the groups were opposed in situations where the women moved too much into the men's provisional role (Thakar, 2006).

The general report from Indian women, both young and old, is that they feel more empowered and in a better situation than earlier generations (Ganguly-Scrase, 2003; Thakar, 2006; MYRADA, 2002). The women's space is given a certain degree of flexibility, allowing it to change with modern culture even though many of the basic principles of the women's role in the home stay the same (Ganguly-Scrase, 2003). The reality of this empowerment and the affect that it is having on the culture is just beginning to emerge.

According to Swain (2007), not all activities associated with a SHG may lead to an increase in the well-being of a woman are necessarily strongly associated with empowerment. An activity such as improvement in nutrition of children falls within existing norm that assigns a female as the primary care taker. When a woman is better able to perform such activities, it can lead to an increase in her self-confidence and feeling of well-being and may therefore create conditions leading to her empowerment, but the improved nutrition of children is not necessarily empowering on its own (Swain, 2007, p. 545). Swain (2007) asserts as a sign of empowerment an example of when women learn through group affinity that they can resist verbal and physical abuse by offering resistance to this abuse. Table 1 provides a list of such women empowerment activities through SHGs that Swain (2003) concludes from the focus group discussions conducted in his study in addition to the survey data.

Table 1. List of women empower activities as listed by the SHG members in the focus group discussion

1. Overcoming the resistance from husband and other members of the family to join the SHG.
2. Increased participation in decision making within the household to issues that were usually considered outside the domain of the woman.
3. Improved status and increase in respect within the household.
4. Feeling fearless, open and confident.
5. All group members learn to sign their names and some have joined adult literacy programs.
6. Adopting family planning measures.
7. More mobile, can move out of the house and the village more frequently.
8. Talking to the mail personal in their village, which they were not confident to do before because of cultural reasons.
9. They have more information about the government programs due to their exposure and can apply for them for their own betterment and the benefit of the community.
10. Actively participating in the decision to send their children to school.
11. Eradication of prostitution.
12. Some women can actively engage in the decision of their marriage with the elders in their household.
13. Awareness about politics and engaged in the political participation (by way of voting) or directly, by standing as a candidate in there elections.

Source: Bali Swain (2003)

The efforts of the women are being recognized, but the social side of this subject too often seems to be overlooked, as is the resulting empowerment that culminates by joining and bringing about change that would have been less likely to be achieved as individuals. In an exploratory study conducted in 2007 in Hyderabad and Chennai, India, the Partners International Women in the US, the TENT ministry in Hyderabad, and the Church Growth Association of India in Chennai served in providing a research team with opportunities to observe one hundred and four women in various SHGs, as well as key leaders within the SHG in each location. As was noted in Table 1 above, from the beginning of exploratory study it was evident that most women put more emphasis on the resulting empowerment and the ensuing social benefits provided by the SHGs, rather than on the loan opportunities. Through the data collected in this exploratory study it was additionally noted that through the SHGs women were able to (1) join as a group and stand up to people in their community oppressing them, (2) stand against some of the men's alcoholism and gambling habits, and when they did many of the men changed their lifestyle and began working harder to help support the family; (3) form relationships with other women that included receiving personal encouragement, being able to share problems, and get guidance and advice, and (4) become more confident in her evolving role within this patriarchal society.

However, it would be negligent not to note the concerns associated with the women of the SHGs within this study. The growth cycle and empowerment of women does not come with its share of opposition and challenges. For some, their husbands did not support their group activities, but for others support came later once they understood the practical benefits of the group; for others they would not join the SHGs without the permission of their husband. Family responsibilities conflicted with their group activities in many cases and family commitments always took precedence over the need of the SHG, or the individual needs of the women. The one paramount danger that resonated throughout was that of disrespecting the husband in this patriarchal society, and the impending endangerment to the women joining the SHGs. In the end, most of the women mentioned their definition of success and empowerment is to have a developed family, while others women mentioned wanting to develop their community as a whole, or wanting to spread the SHG to other villages.

Future Research

The process of women's empowerment is a challenging task for any individual, let alone those members of the society who are not only socially repressed, but also economically weak. Although the economic empowerment of women may lead to their greater participation in decision making and bargaining within the household (Swain & Wallentin, 2009); a further study could be conducted to research what is necessary for the empowerment of women to extend beyond the household towards greater participation and decision making within society. Specifically, (1) is there a greater need for education, training, and awareness; (2) is there actually a trend occurring in the Indian culture from women dominated SHGs; (3) If so, can it be expected to remain as a sustainable positive impact on women's empowerment through microfinance programs and the use of SHG groups that rely only on the provision of financial services? A future study would entail carefully selecting respondents to more accurately represent various groups of marginalized women and communities in order to provide a fuller understanding of the changes and future need for sustainability and empowerment of women in the Indian culture.

Conclusion

According to Malhotra (2004), microfinance programs are aimed to increase women's levels and control over income leading to greater levels of economic independence. Malhotra (2004) goes on to hypothesize that these programs enable women's access to networks and markets, access to information and possibilities for development of other social and political roles (p. 394). Harish (2012) adds that "It also enhances perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about spending and other issues leads to greater expenditure on women's welfare" (p. 389).

“Empowering women is perhaps one of the most frequently cited social objective of most microfinance programs” (Swain & Wallantin, 2009, p. 553). As further posited by Swain and Wallantin (2009):

The impact of microfinance on women’s empowerment is difficult to verify and women’s empowerment is a multifaceted concept and an ongoing process and defining it is itself a challenging task. Moreover, women’s empowerment is not directly observable and therefore needs to be measured cautiously and appropriately. (p. 554)

The SHGs assist women and encourage them to control their own personal and social empowerment (Jones, 2006). The perceived success of SHGs has encouraged their widespread application across India, becoming the primary mechanism to the empowerment of women. However, success has often been assumed rather than proven, with evaluations lacking a consistent definition of empowerment (Jakimow & Kilby, 2006). Like “microfinance” and “microcredit,” empowerment is a broad term that is difficult to define (Chester & Kuhn, 2002). In this case it can be defined as the process by which individuals with little or no power gain the power and ability to make choices and change their lives (Chester & Kuhn, 2002). This manifests itself in the women’s lives through various channels including greater education, learning new skills, having access to financial resources, developing stronger relationships, developing their families, etc. The fact though is that access to resources alone does not automatically generate empowerment or create equality (Chester & Kuhn, 2002). There is no one way that women can be empowered, but through a variety of ways, each with their own benefits and challenges. Swain (2007) argued not all activities that lead to an increase of well-being of a woman are necessarily empowering in themselves. For a SHG to be effective, it must identify the proper way to provide empowerment for the women depending on their own circumstance.

Yet, from review of the data in the exploratory study, the majority of women interviewed during the study reported a positive experience with micro-financing, their SHGs, and how the two are bringing change in their lives through empowerment and positive self-efficacy. Despite the fact that the results provide supporting evidence of a general increase in women’s empowerment among the SHG members, it is noted that it does not imply that each and every woman who joined the SHG programs has been empowered to the same degree, or that they all progressed at the same pace. As cited by Swain and Wallantin (2009), some women members might have been more empowered than other members within the SHG program, prior to their participation in this program.

The general consensus among the women was that the men support the groups once they understand the benefits it offers to the family. As Thakar (2006) mentioned in her study, there is a certain amount of space the women must act in without crossing if they want to win their husbands’ support and still develop the family. The women who tried to cross this space in approaching their husband in regards to partnering businesses received opposition. However, women whose husbands created space for them to work together as a way to bring more income to the family received support because the men saw how the group could help. They took the initiative to approach the women with an idea. This bargaining over space becomes very subjective and differs from couple to couple.

According to the interviews, the primary motivation behind participating in a SHG was family development, and most of the women mentioned this as a definition of success and empowerment. However, participation within the SHGs cannot bring disrespect to the husband or challenge his role as the provider without his consent. Therefore, women have a certain amount of space to be empowered, but crossing those lines usually brings conflict and opposition that is detrimental to the family.

With the rising popularity of the SHG model, this common mindset is being challenged and pushed to varying degrees in marriage relationships all over India. As the practical benefits of the SHGs continue to

become clearer and better understood by the majority of men, then it can be assumed that the women will be given more space to be empowered.

The SHG's allow the women to prove their motivations of family development, provide practical benefits, grow as an individual, and be empowered while not necessarily challenging their husbands' space. This outcome, however, requires a properly structured group that promotes accurate values, is stable, and has right intentions. As India's economy continues to grow, more opportunities will arise for women in the market place. The challenge then will be for husbands to allow the women space to take advantage of the opportunities, and women to not cross too far outside of their roles so as to disrespect the men.

Whether gender roles in India will ever be equal is difficult to say, but with millions of women in thousands of groups being empowered, getting better education, and becoming more confident, the future will certainly hold a new era as women find their space in the complex patriarchal Indian society.

Discussion

As a result of the research, there emerged a nagging thought – why does empowerment have to mean setting women against men in order for women to emerge from social injustice, and why do we need institutionalized SHGs to promote something that appears to be for the good of not only the women, but the rural community? As the researchers delved further into the topic, it became clear that there is much more to the concept of empowerment than the researchers had anticipated. In this sense, it indeed means making both men and women realize their changing roles and women realize their changing status, in order to develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work, roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustment, understanding and trust with each other.

Empowerment of women also means “equal status of women” (Harish, 2012 p. 392). Whether women are in the United Arab Emirates, Middle East, Asia, the Western World or in any other parts of the globe, there are always going to be challenges when trying to break the glass ceiling (or cement ceiling as it was referred to in some articles), in a male-dominated patriarchal society. Babcock and Laschever (2003), citing Jody Rosener, stated that “[The] glass ceiling for those below it is a floor for those above it. We take away our ceiling, we take away their floor, and they have fear of falling” (p. 97). In reviewing my research literature and the exploratory study, it would appear that what was postulated O'Neill (date unknown) as cited by Lipman-Blumen and Couto (2009) also applies in this part of the world:

Women who violated gender roles are perceived by ‘Western’ men as an existential threat because these changes (violations) disrupt the status quo in which men are the dominant power group (because they control valued resources and as such have existential power); men perceive the redistribution of resources to women (i.e. men's loss of resources (i.e. funds) as an existential threat. (p. 15)

Ehrenreich (2004) noted: “Women may be perceived by men as invading their environment” (p. 4). In this patriarchal society, this view by not only men but other women who do not embrace the importance of the SHG and its vision can prove to be not only threatening, but can be met with abuse of the women members individually, the group as a whole, and perhaps even threaten the SHG initiative with the rural community.

It became apparent that culture once again plays an acute role in the empowerment of women through SHGs. The barriers are deeply historic and are linked to the very fiber of the Indian culture. As posited by Gladwell (2002) if you want to bring a fundamental change in people's belief and behavior . . . you need to create a community around them, where those new beliefs can be practiced and expressed and nurtured. In this setting, what had started as a microfinance initiative to bring economic opportunities blossomed into a support system of its women members.

The researchers began to find themselves with the perspective that the women had to face a difficult decision: What will I do in order to transition through the “door that was seen opening where one had not been seen before” (Kegan & Lehay, 2009)? For each of these women, there was a moment at which something irreversible or unstoppable occurred. It was the tipping point that occurs because momentum builds up often slowly and quietly, until a point when it is impossible to go back to the previous state (Gladwell, 2002). Perhaps a reframing of sorts had begun.

Bolman and Deal (2008) posit that:

Life’s daily challenges rarely arrive clearly labeled or neatly packaged. Instead they immerse us in murky, turbulent, and unrelenting flood. The art of reframing uses knowledge and intuition to make sense of the current and to find sensible and effective ways to channel the flow. (p. 411)

Women of the SHGs viewed their everyday life as being constrained by the perception that their resources, and hence their horizons, were limited. However, there is a focus shifting from the past to going forward. I found myself hoping that there is a phase discovery and creativity that provides a level of energy that gives one the confidence to develop and pursue a new image of the future (Cooperrider & Srivastva, 1987). While inference from the literature review and exploratory study, the women members of the SHGs know that the road ahead is still long and difficult, and requires caution and respect to their male counterparts, but there is a feeling of hopefulness, or what might be. The women are starting to dream of things that never were and say “Why Not”.

What came to pass as a result of this exploratory study, and the stories that not only it provides, was that change can come in all shapes and sizes. It can be shallow, or it can be intense. It can be rapid, or it can be slow. It can be propelled by an earth-shattering event, or by small, elusive changes in an individual’s life or culture. It also I also provided the realization that the women of India and empowerment that the SHGs possess are not guaranteed. Their plans can be thrown out in an instance and they can be transformed in a second; either in a positive or negative direction. They are not playing it safe; they are navigating through a patriarchal society with all of its embedded socio-cultural issues and religious beliefs that men are positioned at birth (bread winner, decision make, more talent, skills, etc.) or the socio-cultural issues that women are position with at birth (caring for the family, nurturer, etc.), and have continued their quest to be part of the decision making processes and ability to pursue their passion outside of the familial setting, but albeit with the family development clearly in sight.

As the women of the SHGs they find social empowerment, and by joining together they are able to bring change that would have been impossible to do as individuals. As reiterated by President Pranab Mukherjee: “Poor women are often incapacitated to act individually. Social mobilization for their economic redemption is a critical necessity. To lend true meaning to empowerment, we have to expand their freedom of choice” (Muslim Mirror, 2013, p. 1).

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