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**Power to Women through Finance:
Revisiting the Microfinance Promise**

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Abstract

The relationship between women's access to credit and their empowerment is a theme that seems to have lost much of its sheen and sharpness during the phase of commercialisation of microfinance in India. The initial signals of a convergence in interests of feminist scholars who were grappling with the challenges of developing the concept and measurement of empowerment, and microfinance researchers who wanted to explore how credit and saving services served women's interests are also beginning to wane. It must, however, be recognised that feminist scholarship around development planning in the 1990s did receive a boost thanks to a general rise in interest in understanding of the dynamics of 'women and finance'. This paper attempts to review and revisit the empowerment discourse in the microfinance literature with a view to reaffirm the relevance of keeping the agenda of women's empowerment alive and central.

Keywords : women, empowerment, microfinance
JEL Codes : G21, B54

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Tara S. Nair

1. Introduction

The idea of empowerment gained currency among women's movements during the 1980s, drawing upon the ideas of liberation theology and the renewed interest in Gramsci's concepts of cultural hegemony and the subalterns. Its origins, however, can be traced back much further to the 16th-century European Reformation. It evolved through many social justice movements through the subsequent years and across continents before it acquired political vigour in the 1960s and 1970s, the decades when liberation theology held sway as the revolutionary religious movement that upheld the hopes and the ambitions of the poor.¹

Empowerment emerged as a dominant theme in the discourse on women, gender and development during the 1990s thanks mainly to the efforts of women's movements around the world and the active involvement of non-government organisations and people's movements. Special mention must be made of the International Conference on Population and Development held in Cairo in 1994. Here was articulated in concrete terms the significance of women's empowerment as a development goal worth pursuing for its intrinsic worth.

“The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself ... The power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public. Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life”².

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¹Batliwala (2007). This article is based on an unpublished work by John Gaventa that describes the evolution of the concept of empowerment.

²United Nations (1994).

Subsequently, the Human Development Report 1995 that dealt with the theme of Gender and Human Development made the revolutionary statement that human development “if not engendered, is endangered”.³ “Women must be regarded as agents and beneficiaries of change”, it went on to state. “Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development”.⁴ The report introduced two measures for capturing gender disparities – the gender-related development index (GDI) and the gender empowerment measure (GEM). While the GDI is a modification of the Human Development Index that takes account of the inequality between women and men as well as the average achievement of all people taken together, the GEM focuses on variables that reflect women's participation in political decision making, their access to professional opportunities and their earning power.⁵ Thus, GDI concerns the development of capabilities and GEM concerns their use in accessing economic, political and professional opportunities.⁶

Microfinance, the institutional arrangement that became popular since the mid-1970s wherein financial services, mainly savings and credit, were made available to poor households through small groups of women members, emerged as an important theme in feminist enquiries in the 1990s thanks to its image as the first intervention which explicitly put the burden of success (and the onus of failure) almost exclusively on the 'fragile' shoulders of women (Nair, 2001). Studies interrogating the links among poverty, microfinance, women's status and empowerment had begun to appear in significant numbers by the mid-1990s. There obviously was a convergence in interests of feminist scholars who were grappling with the challenges of developing the concept and measurement of empowerment, and microfinance researchers who wanted to explore how credit and saving services served women's interests. Also, there was a greater urge among scholars to closely scrutinise the gender concerns in development interventions in the neo-liberal economic settings by understanding the ways in which liberalisation affects women's participation in markets, in terms of both productive and reproductive activities. Microcredit being a market-led approach to development, these enquiries helped expand the scope of discussion on the relationship between the spread of pro-market economic ideology and women's participation in markets, in terms of both productive and reproductive activities. Feminist scholarship around development planning received a further boost thanks to a general rise in interest in understanding the dynamics of 'women and finance'.

³UNDP (1995).

⁴Ibid., p. 2.

⁵Ibid.

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The first Microcredit Summit, held in early 1997 in Washington, DC, adopted “reaching and empowering women” as one of its core themes. The special focus of microfinance on women was justified on the following bases:

- women are better credit risks than men;
- women-run businesses are more likely to benefit families directly; and
- economic returns help women improve their status not only within their families, but also within their communities and nations.

Before reviewing some of the important observations about the relationship between microfinance and empowerment, it is appropriate to discuss the concept of empowerment in some detail.

2. Empowerment: The Conceptual Boundaries

The term 'empowerment' encapsulates the process of redistribution of power in favour of previously powerless individuals and social groups so that they can start to exercise greater control over their lives.⁷ The gendered meaning of empowerment is therefore “the transformation of the relations of power between men and women, within and across social categories”.⁸ This process is critical to the development of a gender-equal society in which rights, obligations and opportunities are enjoyed equally by men and women. According to Batliwala the process of empowerment rearranges social power in three ways: (i) by challenging the ideologies that justify social inequality (such as gender or caste), (ii) by changing prevailing patterns of access to and control over economic, natural, and intellectual resources, and (iii) by transforming the institutions and structures that reinforce and sustain existing power structures (such as the family, state, market, education, and media).⁹ In other words, power needs to be understood in two ways. First, as control over physical, financial, human and intellectual resources or extrinsic control. Second, as control over ideology, that is, values, beliefs and attitudes, or intrinsic control.¹⁰ Gaining control over one's physical and material resources and expanding one's self-consciousness are closely connected. Neither improving access to material resources without helping women to be or to express themselves, or changing awareness and building confidence without removing barriers to resources can sustain empowerment.¹¹ In both these situations others would

among the eight Millennium Development Goals (MDG) adopted by the United Nations in 2000.

⁷ Sen, Gita (1997).

⁸ Batliwala (2007).

⁹ Ibid., p. 560.

¹⁰ Sen (1997).

¹¹ Ibid.; Sen and Batliwala (2000), p. 18.

gradually take control away from women's hands.

Kabeer explores the concept of empowerment through three closely related dimensions: agency, resources and achievements. "Agency represents the processes by which choices are made and put into effect ... Resources are the medium through which agency is exercised; and achievements refer to the outcomes of agency".¹² Kabeer's scheme highlights that in understanding empowerment it is not enough to identify whether individuals make choices. More critical is the concept of agency: how individuals see themselves or their self worth, and the terms on which resources are made available to individuals.

3. Evidence from Research

Several studies published between 1996 and 2005 sought to scrutinise the potential of microcredit initiatives to empower women. They helped highlight those aspects of microfinance that were most important to transforming the lives of poor women. According to Doward, Kidd, Morrison and Poulton,¹³ these included:

- the provision of small, short-term loans;
- compulsory and regular savings and repayments;
- the gradual building up of individual and group funds to act as loan collateral and to meet emergencies;
- preference for production loans;
- group lending to reduce transaction costs for the MFI and to encourage peer pressure;
- graduated access to increasing loan sizes;
- effective management information systems; and
- socially and geographically accessible loan officers with clear incentives and delegated authority.

Some researchers¹⁴ observed that that the inflexibility of loan purpose and insistence of small loan size created bottlenecks for those women who possess entrepreneurial skills but lack the necessary capital. Although the indicators chosen and methodologies adopted varied between studies, they raised critical questions about the role and limits of microfinance in affecting not only the historically gendered distribution of formal financial resources, but also the structures of subordination of women in general.

¹² Kabeer (2005a), p. 14.

¹³ Doward et al. (2005).

¹⁴ For example, see Joeke (1999).

Field studies carried out in Asia, Africa and Latin America examined critically the rationale for targeting microcredit exclusively at women, suggested frameworks to operationalise and measure 'empowerment' and analysed the impact of microcredit on the economic functioning and social wellbeing of households as well as the personal endowments of women.¹⁵

Most of the earliest studies examined the relationship between women's participation in credit programmes and their empowerment in the context of rural Bangladesh, in particular the Grameen and BRAC interventions.¹⁶ One group of studies showed these programmes to be effective in empowering women. They showed that the programmes increased women's contribution to household consumption, expenditure, hours devoted to production and the value of their assets. Pitt and Khandker¹⁷ observed that borrowing by women in Bangladesh increased household consumption significantly more than borrowing by men. Their estimates showed that every loan of 100 taka given to women increased spending on household consumption by 18 takas; for men spending increased by only 11 takas. Pitt and Khandker reiterated the positive empowerment effects of microfinance in Bangladesh in a later paper:

"Credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-à-vis their husbands, and having greater freedom of mobility. They also tend to increase spousal communication in general about family planning and parenting concerns".¹⁸

According to Joekes¹⁹ microfinance has generally led to positive outcomes for women. These include increasing their purchasing power, enhancing their non-land asset holding and enabling them to support their own expenditure priorities. In many contexts, women's supply of labour power has also increased marginally. Kabeer makes a persuasive case in favour of microcredit, arguing that lending to women is more efficient and has greater gender-transformatory potential than lending to men. This is because "the entire family is much more likely to benefit economically and women are

¹⁵ See, Goetz and Sen Gupta (1994); Hashemi et al. (1996); Hunt and Kasynathan (2001); Kabeer (2001); Kabeer (2005a); Kabeer (2005b); Kabeer and Noponen (2005); Mayoux (1998); Mayoux (2003); Pitt and Khandker (1998); Rahman (1999).

¹⁶ Goetz and Sen Gupta (1996); Hashemi, Schuler and Riley (1996); Pitt and Khandker (1998); Rahman (1999).

¹⁷ Pitt and Khandker (1998).

¹⁸ Ibid., p. 817.

¹⁹ Joekes (1999).

much more likely to benefit personally and socially”.²⁰ The rationale for such lending need not always be empowerment per se; any intervention that can help reallocate resources in favour of women constitutes a more sustainable route to empowerment.

In another study set in Bangladesh, Goetz and Sen Gupta²¹ found that most female borrowers of microcredit exercised little or no managerial control over their loans. This was especially true of those who were married. The women were either unaware of the purpose for which the loans were actually used or had no labour involvement in the activities that the loan was meant to support. Rahman observed that Grameen Bank's methods also contribute considerably to the disempowerment of poor women. Because the model's financial sustainability rests on high levels of loan disbursement and a high rate of recovery, bank workers and borrowing peers put excessive pressure on their female clients. This leads to conflicts between men and women within households and an escalation in domestic violence. In the absence of other options, women enter loan-recycling processes to maintain their regular repayment schedules. This intensifies their debt liability and further increases household tensions and frustrations. Rahman noted the double bind in which poor women find themselves: “In the household they [women] are powerless in relation to their husbands and in the loan centres they are powerless before influential members and bank workers who are mostly men”.²²

More detailed evidence of female empowerment resulting from participation in microfinance has come from India. This can be attributed to the wide variety in legal/organisational forms of microfinance activity and the considerable diversity in social-cultural forces that influence women's participation in economic activities across the country. Moreover, the use of credit and savings as a strategy to mobilise, organise and empower women took shape in India much earlier, around the mid-1970s. Organisations like the Self Employed Women's Association, Women's Working Forum and Annapurna Parivar have worked since then to mobilise women around issues that impede their economic participation, and make them aware of the significance of saving. The self help group-bank linkage programme launched in the early 1990s by the National Bank for Agriculture and Rural Development helped galvanise the efforts of many non-governmental organisations, including PRADAN and MYRADA, to dovetail microcredit and thrift approaches with larger programmes of local economic regeneration.

²⁰ Kabeer (2001), p. 83

²¹ Goetz and Sen Gupta (1996).

²² Rahman (1999), p. 75.

Some studies that have examined these initiatives have found that women with a longer engagement with microfinance organisations gradually come to play a greater role in household decision-making.²³ Kabeer and Naponen found in the case of PRADAN in Jharkhand that those women who were members of self help groups and also participated in the income generation activities promoted by the organisation “had higher levels of participation in public life and greater likelihood of sole decision making role in the household”.²⁴

Several enquiries into the working of microfinance and the self-help group model in India have reported positive effects on the protection of the basic livelihood of poor households. Among the positive economic outcomes mapped at the household level are increased savings, asset holding, adoption of better production techniques, livelihood diversification and reductions in both poverty and dependence on informal credit agents. However, there is as yet no conclusive evidence that these household gains are shared equally between men and women. In terms of non-material gains, studies indicate that women's participation in microfinance has given them opportunities to engage with public institutions until now inaccessible, such as banks and public offices, in states like Andhra Pradesh, Kerala and Tamil Nadu.

Evidence from India also suggests that organisational philosophies affect the practice and outcomes of microfinance. Chari-Wagh made a comparative study of two organisations, one an NGO with an instrumentalist view of microfinance and the other an organisation driven by feminist political ideals.²⁵ She argues that the latter has substantial transformatory potential while the former is more transactional in its orientation. Similarly, Kalpana's study of self help groups in Tamil Nadu contends that self-help promotional organisations that are ideologically founded in women's movements tend to engage with women seeking microfinance with a perspective that extends well beyond assessing their financial viability.²⁶ Based on a detailed review of findings from a set of microfinance institutions in India, Kabeer argues that organisations that approach microfinance from the perspective of poverty lending are more likely to improve empowerment than those that follow a minimalist financial system approach and provide solutions that are 'market like'.²⁷

²³ Kabeer and Naponen (2005).

²⁴ Kabeer and Naponen (2005), p. 32.

²⁵ Chari-Wagh (2012).

²⁶ Kalpana (2012).

²⁷ Kabeer (2005b).

Mayoux²⁸ emphasises the importance of the approach towards performance outcomes that microfinance institutions adopt. She distinguishes between 'empowering' and 'instrumentalist' approaches. Many microfinance organisations target women because they are more docile and are willing to commit more resources in terms of time and energy to reduce programme costs. In other words, such organisations perceive women as relatively cost efficient, convenient and risk free instruments for reaching out to households and men. Organisations that follow the empowering approach, on the other hand, target women with the goal of bringing about fundamental changes in gender relations. This requires, among other things, a radical reordering of social and developmental priorities – the attitudes and behaviour of men, the structure and organisation of microfinance institutions and a realignment of the development priorities of donor agencies.

The question of whether microfinance actually empowers women hinges on the delicate relationship between the power to access resources and the power to be oneself. According to Sen²⁹ one danger of microcredit is that although it focuses on providing access to resources, assets and services, it fails to create spaces in which women can build their self-esteem and self-confidence. Microfinance clients are committed in a rather passive manner despite the use of terms like 'participation' and 'ownership'.

Summarising the experiences of microfinance initiatives in India, Mayoux³⁰ explains why microfinance does not contribute directly to the development of critical self-consciousness. Women access loans but do not use them. Even when they do, they tend to choose activities that are considered feminine and that yield low incomes, over which they have limited control. Moreover, as male indifference to the changes brought about by the increasing participation of women continues, and the gender division of labour and resources persists, women's workload may increase alongside a rise in domestic disharmony and violence against women. Thus it is not enough to have only a progressive vision regarding empowering women.

Studies of microfinance institutions, like those by Ackerly and Mayoux,³¹ have brought forth another set of factors that would make microfinance markets work better for those with few assets. They argue that access to credit must be combined with other services, such as voluntary savings, non-productive loans, insurance, business development services and welfare related services.

²⁸ Mayoux (2003).

²⁹ Sen (1997).

³⁰ Mayoux (2003).

³¹ Ackerly (1995); Mayoux (1998)

Many studies have emphasised the advantage that integrated packages have over minimalist credit in making visible changes to clients' lives. Similarly, greater social and financial intermediation has been found to be more empowering than direct banker-client models of delivery.³²

4. Conclusion

There is enough evidence to suggest that access to microfinance can and does make an important contribution to the economic productivity and social wellbeing of poor women and their households. Participation in microfinance programmes and regular savings with and borrowings from them enable women to improve the efficiency of financial behaviour and better manage risks associated with livelihood activities. However, no conclusive evidence is available to suggest that integration with microfinancial markets modifies the structural aspects of intra-household relations or fundamentally alters the relations of power automatically. Despite the proclamations of international agencies about the empowering outcomes of financial market activities, it is now acknowledged that easing women's access to credit alone does not translate unproblematically into their control over its use. In other words, access to microfinance for women does not automatically translate into empowerment - any more than do education, political quotas, access to waged work or any of the other interventions that feature in the literature on women's empowerment. There are "no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, implies".³³ It is true that in certain contexts women organized around savings and credit activities have been able to push the envelope using the collective strength and assert their rights and stake claims to resources.

For most part, the policies and initiatives, which focus mechanistically on increasing women's participation in financial markets have left the social and cultural norms affecting the integration and exclusion of women, the gendered division of labour and the gendered distribution of roles, resources and responsibilities untouched. It may even be that the strategies designed to improve women's productivity in home-based economic activities facilitated through credit subvert the strategic developmental goal of redistributing power and resources between men and women. This is the reason why some researchers and practitioners are reluctant to place exclusive emphasis on such improvements as a benefit of credit.

³² Holvoet (2005).

³³ Kabeer (2005b)

As poverty, particularly, poverty as experienced by women, has increasingly come to be understood as a multidimensional phenomenon, faith in microfinance as a panacea to treat the ill of social and economic subordination of women has been greatly moderated. The importance of organisational understanding and philosophy with respect to the links between women, poverty, finance and empowerment is now more greatly appreciated. So too are the processes followed to get women to participate in microfinance activities and organisational strategies needed to mediate the provision of financial services to produce empowering outcomes.

As explained in the beginning, true empowerment would involve meeting both the practical and strategic gender interests of women. Fulfilling strategic gender interests requires fundamental changes to patriarchal power structures and gendered social relations, and the norms and practices that reinforce them. Such restructuring is only possible over long periods of time. For this reason, it is important that analyses of empowerment take account of the more modest and incremental improvements in the circumstances that financial access brings about to improve women's agency to negotiate the practical needs of everyday survival. For instance, the opportunity to save in small amounts in self help groups provides a poor woman in India with some degree of freedom in household decision making or start a tiny home-based income generation activity that adds to the household kitty. Such small changes, if recognised and catalysed through appropriate policy and action have the potential to create pathways to empowerment and eventually transform gender ideologies and build women's confidence to take greater control over their life choices. More importantly, efforts are warranted to document evidences of changes - both marginal and substantial - that are valued by women, who are part of the microcredit movement along with those that are deemed desirable by the intelligentsia.

Hoivort (2005)
Kaber (2005b)

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About GIDR

The Gujarat Institute of Development Research (GIDR), established in 1970, is a premier social science research institute recognised and supported by the Indian Council of Social Science Research (ICSSR) of the Government of India, and the Government of Gujarat.

The major areas of research at the institute are the following:

1. Natural Resources Management, Agriculture and Climate-Change

Research under this thematic area concerns the broad realm of environment and development. Studies have focused on aspects relating to economic viability, equity, environment impact assessment and institutional mechanisms, Issues in common property land resources, land use and water harvesting too have been researched extensively. Implications of climate change risks for Asia and the adaptation and mitigation strategies at the local levels have begun to be studied.

2. Industry, Infrastructure, Trade and Public Finance

The main themes pursued under this area include policy dimensions concerning of the micro, small and medium enterprises, industrial clusters, regional industrialization and intellectual property rights, especially in pharmaceuticals, biotechnology and Bt cotton. Studies enquiring into provisioning of and access to basic infrastructure and the linkages between infrastructure and regional growth have also been carried out. Current research includes studies on aspects of trade and development with special reference to India. Public finance, especially, state finances, is a new area of interest.

3. Employment, Migration and Urbanisation

Studies under this theme relate to employment, labour, diversification of economic activities and migration. The Institute has made significant contribution in these areas, especially during the 1980s and 1990s. International migration has emerged as an additional theme. Urban services and aspects of urban economy and governance are the other emerging areas.

4. Poverty and Human Development

Issues examined under this broad area include access, achievement and financing of education and health sectors. Research on health and family welfare has contributed towards developing a framework towards a target-free approach in family planning. Studies on poverty relate to conceptual and measurement aspects, quality of life, livelihood options and social infrastructure, mainly in rural India. There is an increasing interest in understanding urban poverty as also rural-urban linkages. The policy and practice of microfinance is a relatively new theme in this area.

5. Regional Development, Institutions and Governance

With a notable early record of research on local level (block and village) planning, recent studies have continued with enquiries into regional underdevelopment and whether and how institutions at various levels influence certain development outcomes. Tribal area development mainly relating to livelihood promotion and human resource development has been a specific focus area. Recent analyses have also looked into Panchayati Raj Institutions, Forest Rights Act, MGNREGA and Right to Education Act.

Much of the research directly informs national and regional policies. The institute also undertakes collaborative research and has a network with governments, academic institutions, international organisations and NGOs. A foray into specialized teaching and training has just been made.



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