Ripple Effects or Deliberate Intentions?
Assessing Linkages Between Women's Empowerment and Childhood Poverty

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Abstract

Micro-finance programmes have become a popular approach to promote women's economic empowerment and have been widely adopted by government, donors and NGOs alike in Andhra Pradesh state in India. The popularity of women's self-help groups (SHGs) and micro-finance programmes in development policy circles reflects the common assumption that empowering women will improve household well-being, lead to better outcomes for children and promote social capital development and community involvement in poverty alleviation initiatives. This paper assesses the inter-generational impacts of women's participation in micro-credit programmes and the transmission mechanisms through which children's wellbeing is affected by different dimensions of women's empowerment. The over-arching question is to what extent are these linkages due to ripple effects and to what extent the result of deliberate policy intentions to tackle childhood poverty. These questions are important as international development experience has shown that reduction in aggregate poverty levels does not automatically translate into diminished poverty for children.

Our findings from qualitative research in four mandals suggest that women's empowerment through micro-credit programmes has had some positive impact on children's wellbeing. There have been improvements in women's intra-household decision-making power which has often translated into greater investment in children's nutrition, health and education; greater access to information about child caring practices and uptake of government services; and some collective action efforts to monitor decentralised service delivery for children.

These positive impacts on children's wellbeing have, however, been hampered by insufficient and infrequent loans and the fact that the loans accessed through SHGs have rarely been used for productive investment. Positive impacts on household consumption and women's decision-making power are thus often limited. Women's ability to take joint action to improve service provision for their children is also constrained by the narrow focus of available capacity building initiatives, time constraints and in some sites, a lack of group unity. Finally, although we found evidence of some important ripple effects between women's empowerment and improved child well-being, other positive changes resulted from explicit programme aims rather than direct synergies.

In order to improve the impact SHGs have on children's wellbeing, we suggest the following reforms:

1. Long term poverty reduction and women's financial empowerment will only take place if SHG members have better access to sustainable income-generating opportunities. However, this could have implications for members' time allocation, including the quantity and quality of caring time, and suggests that policy interventions should consider the importance of ensuring access to affordable good quality childcare arrangements.

2. SHGs' ability to carry out community monitoring and service provision roles should be carefully assessed and members provided with relevant capacity building opportunities, including literacy programmes, as well as adequate resources.

3. As linkages between women's empowerment and children's well-being are often derived from deliberate efforts to provide information and foster awareness about children's rights and available public services, there is a need for further explicit focus on addressing the multiple dimensions of childhood poverty, especially child protection issues, in SHG design.

4. Access to credit has equipped many women with greater influence within the household, but men still enjoy final decision-making power. Agencies involved in community mobilisation should therefore also pay attention to changing men's attitudes and practices, including their responsibilities towards children's well-being.

5. SHGs are an important first step for women's empowerment, but there is a need to provide more structured opportunities for SHG members to participate in more exclusionary formal democratic spaces, such as local governments, in order to bring about substantive changes in gender power relations in the political arena.

Introduction

Women's empowerment is increasingly conceptualised as an important component of broader poverty reduction programmes. The World Bank made this link explicit in its 2001/02 World Development Report and gender has been included as a cross-cutting issue in many least developed countries' Poverty Reduction Strategy Papers (eg. Whitehead and Lockwood, 1999). Empowering women, it is, argued will improve household well-being, lead to better outcomes for children and promote social capital development and community involvement in social development and poverty alleviation initiatives (eg. Kabeer, 2003). One of the most common approaches to promoting women's empowerment has been through micro-finance programmes, and perhaps nowhere has this method been adopted more enthusiastically than in the south Indian state of Andhra Pradesh. Mooij (2002) argues that with over five million women organised into over half a million groups, Andhra Pradesh accounts for approximately 40 per cent of women's self-help groups (SHGs) internationally.[1] Established by the Department of Women's Development and Child Welfare with support from UNICEF in the 1980s, groups have proliferated since the late 1990s. They include the US$530 million World Bank funded *Velugu* (Telugu for 'Light')[2], or District Poverty Initiatives Programme (DPIP), which has now been scaled up to cover all districts in the state, as well as a number of independent non-governmental organisation (NGO)-led programmes (Batliwala and Dhanraj, 2004).

These initiatives have generated widespread attention and debate about the nature of linkages between micro-level transformations in gender relations at the household and community level on the one hand, and macro-level economic development on the other (eg. Kabeer, 2001; Mayoux, 2002). However, only limited systematic attention has been paid to the inter-generational impacts of these poverty reduction efforts. In what ways is childhood poverty affected by shifting power relations among men and women and changes in the resources at their disposal? Although governments and donors typically group women's and children's well-being together, empirical literature suggests that a reduction in aggregate poverty levels does not automatically translate into diminished poverty for children (eg. Marshall, 2003) and that the relationship between women's and children's rights is complex (eg. Durrant and Sathar, 2000; Glick, 2002).[3] It is therefore important to evaluate more carefully how women's empowerment through micro-credit programmes affects children's welfare.[4] What are the

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[1] It is important however to contextualise these numbers within the overall population size of a country – Andhra Pradesh is a India's fifth most populous state with over 75 million inhabitants.

[2] Velugu's name was changed to Indira Kranthi Patham (IKP) in 2005.

[3] For instance, in Andhra Pradesh the state is on track to meet the Millennium Development Goal (MDG) of halving household income poverty, but almost all caste and wealth groups are not set to achieve the MDG 1 child-specific indicator to tackle child malnutrition. Unless rising gross domestic product (GDP) levels are translated into public spending on programmes to more aggressively address child malnutrition, and unless families avail themselves of these material and information services, children's rights to survival (United Nations Convention on the Rights of the Child 1989, Article 6), to adequate healthcare (Article 24) and to a reasonable standard of living (Article 27) are unlikely to be met.

[4] We wish to emphasise that the intention of this paper is not to call into question the value of initiatives to empower women as an end goal. The authors are fully supportive of efforts to address gender inequalities. The objective of the paper is analytically distinct – we wish to evaluate in what ways different dimensions of women's empowerment affect childhood poverty.

transmission mechanisms? Are they automatic, or the result of deliberate complementary policy strategies? Does an improvement in women's status lead to changes in some dimensions of children's poverty but not others? Are there circumstances in which women's and children's rights come into conflict? For example, does women's empowerment lead to a reconfiguration of their social identities and caring responsibilities? If so, how can poverty reduction strategies best mitigate these?

This paper is organised as follows. Section 2 provides an overview of theoretical literature on women's empowerment as well as linkages with childhood poverty and inter-generational poverty transmissions. Section 3 outlines our research methodology while Section 4 presents findings from research undertaken in four districts of Andhra Pradesh. Our conclusions and policy recommendations are discussed in Section 5.

Linking women's empowerment and child well-being

Conceptualising empowerment

As scholars and policy practitioners alike have come to recognise that power and poverty are inextricably linked in complex ways, understandings of empowerment and its role in the poverty reduction process have become similarly nuanced and contested (eg. Mosedale, 2005). Conceptualising power as a relational concept that operates at the personal, intra-household, community, national and international levels, feminist theorists have identified four aspects of power: 'power from within', 'power to', 'power with' and 'power over' (eg. Wong, 2003). **Power within** refers to personal psychological power, and empowerment is the process whereby someone develops a sense of self-confidence and self-respect that was previously lacking. It is critical in terms of overcoming internalised oppressions, which often underpin more tangible and structural forms of power. **Power to** is the capacity to make decisions and take action to change one's life circumstances. This is typically linked to notions of human capital development stemming from access to economic resources, information, education and other services. **Power with** focuses on collective action, and the ability to solve problems and claim citizenship rights through co-operation and networks. **Power over**, however, can be viewed as both negative and positive. It can be negative in the sense that it entails forcing others to do something against their will, but such power may be necessary to overcome unequal power structures and bring about more fundamental social, political and economic transformation (Kabeer, 2001,Mosedale, 2005).

Ideally this fourfold framework should be seen as inter-connected and dynamic, and about both process and outcomes (eg. Kabeer, 1998). However, real world efforts to promote women's empowerment have tended to be less holistic, with many initiatives in the 1980s and 1990s focusing predominantly on women's financial self-reliance and human capital development (primarily education). Wong (2003) argues that the emphasis on individual 'power to' was framed within an instrumentalist approach whereby the underlying objective was to improve market efficiency by creating linkages with the poor.[5] The proliferation of micro-credit and income-generating programmes for women during this period is emblematic of this trend.

The late 1990s and 2000s saw a broadening of the conceptualisation of empowerment to include a **power with** dimension, as scholars of social capital recognised that social networks and relationships could complement or even compensate for limited material (financial, human, natural) assets/capital (eg. Grootaert, 1998; Ellis, 2000). Thus the design of women's self-help group programmes started to incorporate not only capacity-building in economic management, but also a new paradigm involving citizenship rights and the important role

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[5] The following quote from the 2001 World Development Report encapsulates this well: "[Empowerment] means removing the barriers – political, legal and social – that work against particular groups and building the assets of poor people to enable them to engage effectively in markets" (World Bank, 2001: 39 quoted in Wong, 2003: 314).

of civil society acting together to ensure that service providers and authorities meet their service delivery responsibilities (eg. Robinson, 2007).

However, analysts generally concurred that these empowerment initiatives failed to bring about a more fundamental transformation of power relations, for a number of reasons. Batliwala and Dhanraj (2004) argue that the successful expansion of programmes focusing on women's economic empowerment came at the expense of women's time and the space and energy to challenge broader political structures.

> *The neo-liberal rules of the new woman citizen… are quite clear: improve your household's economic condition, participate in local community development (if you have time), help build and run local (apolitical) institutions like the self-help group; by then you should have no political or physical energy to challenge this paradigm.* (p.13)

This is clearly at odds with Mosedale's (2005) conceptual work on empowerment which highlights that empowerment is a multidimensional process "whereby women redefine gender roles in ways which extend their possibilities for being and doing" (252). Similarly, Wong (2003) contends that because the World Bank-led model of empowerment and poverty reduction has ignored the 'power over' dimension of power, it has been limited to working within the confines of and even reinforcing "prevailing power distribution and inequalities" (316) rather than tackling patterns of social exclusion and the gendered division of labour. Lastly, Kabeer's (2001) work on micro-finance models and their impact on different dimensions of women's empowerment highlights the dangers of a one-size-fits-all approach to empowerment. Distinguishing between women as a socially subordinate category and women as a diverse group of individuals, she emphasises that women will "experience and act on new opportunities in ways that reflect some combination of their structural positioning and their own unique individual histories" (82). Thus empowerment to enjoy individual freedoms may take on different connotations in different socio-economic and cultural contexts. For example, if restricted physical mobility is associated with higher-class/ status, as and when lower-class women gain greater economic empowerment they may opt to self-restrict their movement in public spaces in order to avoid the stigma of poverty (eg. Durrant and Sathar, 2000).

Women's empowerment and impacts on child poverty

Linkages between women's and children's status or welfare are theoretically and empirically complex. Given women's traditional responsibility for the care economy, it is often assumed that advances in women's status will have a positive spill over impact on child well-being through access to greater power and resources in the private and public spheres. However, the mechanisms through which these effects are transmitted remain imperfectly understood. The following discussion looks at a number of hypothesised channels and the weight of relevant evidence in each case.

First, a considerable body of literature demonstrates that **maternal education** – a critical dimension of women's empowerment – is positively associated with better child education, health and nutrition outcomes (Barrera, 1990; Glewwe, 1999). However, there is less consensus as to how this relationship works (Durrant and Sathar, 2000). Some studies suggest

that maternal education is likely to result in better caring practices that lead to children's improved human development and greater uptake of public services (eg, Barrera, 1990, Mehotra, 2004). In the case of child health and nutrition in particular, other analysts argue that it is not women's educational levels per se but rather specific knowledge or information about health and nutritional care that is critical (Thomas *et al.,* 1991). Some scholars have found that individual women's education levels are less important than the overall level of female education at the community level (eg. Escobal *et al*., 2004). Yet other researchers contend that rather than education per se being responsible for greater child well-being, maternal education levels may serve as a proxy for greater intra-household bargaining and decision-making power, and income levels (eg. Desai and Alva, 1998).

A second potential transmission mechanism relates to women's **economic empowerment**. The argument made here is that when women have access to greater financial resources not only can it improve women's standing within the household but they are also more likely to invest in their children than are men (eg. Smith *et al*., 2003; UNICEF, 2007). Whereas their male counterparts tend to use additional income for individual purchases (including alcohol, tobacco and sex), women with children are more prone to spend surplus earnings on better-quality food for their offspring, clothes, school fees and equipment (eg. Blumberg, 1988; Kabeer, 2003). However, depending on whether the source of women's income is home-based or located outside the home, improved finances may come at the cost of reduced quantity and quality of caring time for children and/or a greater work burden, especially for older (female) children (Leslie, 1989). Although women may be responsible for managing a triple work burden (ie, caring work, paid work, maintaining social relationships and/or community development work[6]), empirical evidence suggests that in the absence of accessible and affordable childcare, children typically share this burden too (eg. Schroeder, 2000). This is particularly the case given that too rarely are women's empowerment initiatives complemented by awareness-raising programmes among the rest of the community (including husbands and mother-in-laws) about the need to view child welfare as a joint household and community responsibility (e.g. World Bank, 2006).

Increased **intra-household decision-making power** is a third important channel of influence. It is hypothesised that, as a result of greater economic resources, psychological confidence and/or knowledge, women's empowerment may translate into better outcomes for children because mothers are more likely to advocate for their children's interests in contexts of intra-household bargaining and to be taken seriously by their male partners. This may take the form of negotiating for greater material investments in sons and daughters (eg. Haddad *et al*., 1997), a reduction in household violence, and/or support for children's education and a reduction in demands for child labour (Kasu, 2006). However, women's positive role is certainly not universal, and in some contexts has been found to be negligible or more conservative than that of their male counterparts (eg. Hobcraft, 1993; Mayoux, 2002). Indeed, the conditionalities that are attached to women's membership in some self-help group programmes suggests that women do not automatically and consistently act to advance children's rights and that this instead depends on incentive structures and

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[6] We would argue here that there is a need to nuance what is meant by 'community work' in the triple burden framework. Poor women tend to invest time and energy in maintaining social relationships than in taking on voluntary community development work. They are more likely to get involved in joint income-generating enterprises or community kitchens that are of benefit to their household rather than activities whose primary objective is community development. We are grateful to Rachel Marcus for this point.

negotiating competing familial pressures. For example, the Indian District Poverty Initiatives Programme (DPIP) mid-term assessment (World Bank 2006) indicates that there has been a considerable reduction in child labour among the children of women who are members of Velugu self-help groups, but this resulted from the inclusion of children's school enrolment as a non-negotiable condition of membership. By contrast, Galab *et al*. (2006) found that there was no positive correlation between self-help group membership and children's nutritional status, suggesting that the transmission mechanisms between women's empowerment and different children's rights deprivations resulting from poverty are diverse and complex, and that there may be trade-offs between them in some cases.

Improved gender equality within the household may also have complex roles in relation to inter-generational transmissions of poverty. On the one hand, a number of scholars emphasise the important effects of women's empowerment in reducing chronic poverty. Bhargava et al. (2005) highlight the close association between long-term poverty and lower prioritisation of education, especially for girls, and norms of adolescent marriage and early pregnancy in Rajasthan, India. Similarly, Castaneda and Aldaz-Carroll (1999) argue that improving women's access to education and family planning to limit family size are critical for interrupting inter-generational poverty transfers in the Latin American context. On the other, Paolisso *et al.*'s (2002) work on cash crop adoption in Nepal, for example, argues that whilst women's time is valuable in agricultural cultivation, it is also valuable in the production of child nutrition through care behaviours which have life-long impacts.

Finally, greater individual and household-level empowerment may spill over into women's **community-level empowerment** and a more active role in demanding or even providing better child-related services. As women become more confident, mobile and knowledgeable about their citizenship rights, the hypothesis is that they may be more inclined to press service providers and authorities to become more accountable (eg. Molyneux, 1985). While there is certainly a substantial body of literature that provides empirical evidence of this positive relationship (eg. O'Connor *et al*., 1999; Jackson and Pearson, 1998), there is also a growing recognition among analysts that women with positions of political power will not necessarily advocate for progressive social policies that will improve the lot of poor children and their families (Cornwall *et al.*, 2004).

Research methods

The research findings presented in this paper are part of a broader longitudinal policy research study funded by the UK's Department for International Development (DFID), 'Young Lives', which focuses on childhood poverty in the developing world from 2001 to 2015. In-depth qualitative research, supported by UNICEF India, was undertaken in a sub-sample of Young Lives project sites during two rounds of field research in 2006.

Four *mandals*[7] – three rural and one urban – were selected across the three main agro-climatic regions of Andhra Pradesh on the basis of (a) community poverty status and human development indicators; and (b) a composite social capital index, capturing group membership, access to social support and involvement in collective action.[8] Table 1 highlights the variation in poverty and human development indicators across our research sites and a brief description of each site can be found in Box 1. The four sites are as follows:

1. Amrabad *mandal*, Mehboobnagar district, Telangana region (South)
2. Atlur *mandal*, Cuddapah district, Rayalseema region
3. Seethampet *mandal*, Srikakulam district, Coastal Andhra region
4. Anantapur *mandal*, Anantapur district, Rayalseema region.

Our qualitative data collection methodology included in-depth semi-structured interviews and focus group discussions with self-help group members and non-members across various caste groups, self-help group leaders at the village, *mandal* and district levels, local men and children in the community, services providers, local government representatives and line department officials. In the course of this study, a team of local research assistants conducted a total of 29 focus group discussions and 113 semi-structured interviews.

The objective was to gather information on: the structure and functioning of the self-help groups in practice and the ways in which they shaped women's empowerment; the impacts in turn of women's empowerment on child well-being, with particular attention to the transmission mechanisms of change; viewpoints and attitudes of community men and children, front-line service providers, government and elected officials regarding the impact of self-help groups. Although the qualitative methodology does not permit us to make statistical comparisons of change over time or in comparison with other poverty reduction initiatives, we believe that such an in-depth approach is important when trying to understand power dynamics at the household and community levels. Given diverse justifications of self-help groups at official levels – ranging from economic self-reliance through to women's multidimensional empowerment and pivotal role in the poverty reduction process – it was clear that the groups would mean different things to different people and we wanted to understand how these discourses were interpreted at the

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[7] *Mandals* are territorial and administrative units within the three-tiered structure of local governance in Andhra Pradesh. They are typically composed of 10–20 villages, and 5–10 *mandals* form a district.

[8] The Young Lives measurement of maternal social capital is based on a shortened version of A-SCAT Tool (Adapted Social Capital Assessment Tool) developed by Harpham *et al*. (2002 quoted in Harpham et al., 2006), with questions taking a yes/no format. Structural social capital was measured by asking about membership in formal and non-formal groups; social support was defined as material or other assistance received from formal and informal networks; and citizenship referred to involvement in collective initiatives.

local level. In order to contexualise our findings, we also draw on findings from the largely quantitative mid-term assessment of the DPIP (Dev *et al*., 2006) and secondary sources that have analysed the Development of Women and Children in Rural Areas (DWCRA) programme in Andhra Pradesh (Mooij, 2002; Manor, 2006; Johnson *et al.*, 2007).

The interviews were conducted across different villages in each *mandal* to gain an overall picture of the area and the functioning of the grass-roots committees in each site, after which one village was chosen for more detailed case studies and the majority of interviews were then conducted there (see Table 2). This was done in order to build a richer description of two different types of self-help groups operating. Although we attempted to capture the diversity of our research sites in the selection of case study villages, we were also somewhat constrained by the local elections that took place during the first round of field work which hindered our access to respondents. The case study villages in two of the four *mandals* were outside the *mandal* headquarters, but we returned to the latter and to district headquarters for interviews with NGOs, banks, government and elected officials.[9]

Table 1: Research site characteristics

Region	South Telangana	Rayalseema	Rayalseema	North Coastal Andhra
District	**Mehboobnagar**	**Cuddapah**	**Anantapur**	**Srikakulam**
Mandal	**Amrabad**	**Atlur**	**Anantapur**	**Seethampet**
District level (out of total of 23 districts in Andhra Pradesh)				
Poverty ranking[10]	21st	2nd	20th	19th
Child mortality rate ranking	21st	5th	18th	20th
Literacy Overall Female	44.4% 31.9%	62.8% 69.5%	56.1% 43.3%	55.3% 43.7%
Net enrolment rate upper primary	44.6%	47.0%	47.6%	47.3%
Retention rate	39.5%	–	77.2%	89.8%
Girls' primary/ upper primary school enrolment as a percentage of total enrolment *Mandal* level	45.0%	46.7%	47.8%	47.0%
Urban/rural location	Rural	Rural	Urban	Rural
Caste composition	Scheduled Castes (SC) & Scheduled Tribes (ST)	Mixed	Mixed	Scheduled Tribes (ST)
Social capital level	High	Low	Low	High

Source: National Institute of Education Planning and Administration, 2004; Ministry of Health and Family Welfare, 2006; Rao and Dev, 2003, Galab *et al.*, 2003.

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[9] Key informants included: *Mandal* Development Officer (MDO), Child Development Project Officer (CDPO), *Mandal Mahila Samakhya* (MMS), Village Organisation leader (VO), NGO staff and bank officials at the *mandal* level and *Zilla Mahila Samakhya* (ZMS leader) at the district level.

[10] The districts with the lowest rankings have the smallest number of people below the poverty line (ie. Mehboobnagar has the highest poverty headcount among the four districts in this study).

Table 2: Village case study sites

Village (approx. 200 households)	Mananur (Amrabad)		Kumbagiri (Atlur)		Ambedkar Nagar (Anantapur)		Seethampet (Seethampet)	
Social capital level	High		Low		Low		High	
No. of SHGs	32		5		2		30	
SHG type for case study groups	DWCRA	Independent	*Velugu*	*Velugu* (for people with disabilities)	Independent	DWCRA	*Velugu*	Independent
Group history (yrs)	8	7	3	2	3	7.5	4	7.5
Caste composition	SC*	OC**	SC	OC	SC	SC	SC	OC-led
Donor/ INGO presence	*Velugu*, Centre for Youth and Social Studies, an NGO using SHGs as entry point to create awareness around child labour and importance of esp. girls' education		No active presence in urban sites		No NGO working		CARE *Velugu* Association	

* Scheduled Caste
** Other Caste

Box 1: Site characteristics

Amrabad in Mehboobnagar district, Telangana region, is a rural area and predominantly populated by Scheduled Castes and Scheduled Tribes. The district has the largest poverty head count out of the four sites and performs poorly in terms of all of the human development indicators presented in Table 1. Large-scale seasonal migration to Hyderabad takes place because of low agricultural production and the area's proximity to the state capital. Many of these migrants are child and women workers. The area is also affected by the presence of Naxalite forces, which makes government officials reluctant to implement programmes and prevents local people from gaining access to authorities and information.

Atlur is a *mandal* in Cuddapah district, part of Rayalseema region. Although the area is characterised by dry and arid land, the district has a relatively low percentage of population under the official poverty line. Literacy rates in the district are the highest out of our four sites. Owing to a lower level of agricultural production, large-scale migration to other parts of the state and also to Middle East countries is very common. Political factionalism is rampant since historically the area has seen a great deal of political activity due to the emergence of state-level leaders from the district. The villages are characterised by caste diversity.

Seethampet is in Srikakulam district in North Coastal Andhra. It is comparatively underdeveloped owing to its hilly topography and frequent floods. It has a majority Scheduled Tribe (ST) population and the district ranks low in the state with regard to poverty and child mortality. Various government initiatives for welfare and development have been initiated in the area and educational indicators are at a level similar to those for other, less poor areas, such as Kataram.

Anantapur is an urban *mandal* in Anantapur district in Rayalseema region. As an important city within the Rayalseema region, a region which is dry and arid, Anantapur has a large number of migrants from nearby villages and towns living in the slums. Given its proximity to Karnataka border, Anantapur is also an important transit point for traffickers of girl children and women. The state government has taken up various initiatives such as the DFID-funded Andhra Pradesh Urban Renewal programme which focuses on improving basic infrastructure in the urban slums of Anantapur.

Findings

As Kabeer (2001) has argued, assessments of self-help groups have prompted diverse evaluations and the groups in Andhra Pradesh are no exception. On the one hand, the Society for the Elimination of Rural Poverty (SERP) and World Bank reports have produced very optimistic assessments, heralding the *Velugu* programme as "offering great promise for sustained empowerment of poor women".[11] Others such as Mooij (2002), Manor (2006) and Batliwali and Dhanraj (2004) have been more critical, questioning the number of groups that are functional and the way in which women's citizenship is conceptualised. In order to assess the relationship between women's empowerment as a result of self-help group participation and the impacts on child well-being, the following discussion therefore begins each section with a discussion of the evidence we found about different dimensions of women's empowerment, before looking at the effects on children. As illustrated in Table 3, there is considerable diversity among self-help groups, and thus we present general findings but highlight where there were significant divergences either across sites or across group types.

Table 3: Characteristics of different self-help group models in Andhra Pradesh

	Government-initiated		Independent	Bank- initiated
	Velugu	**DWCRA**		
Membership Profile	Poor women belonging to SC and minority communities. Low levels of education	Not-so-poor women belonging to OC, SC and minority groups. Semi- literate	Majority of members belong to economically better-off and higher-caste groups	Combination of both lower and upper-caste group women belonging to poor and not-so-poor families
Use of loan money	Mostly spend on household requirements such as children's education, medical costs, house repairs and much less on livelihood sources	More focus on investing in livelihood sources such as livestock and petty business	Money from the pool is given to members on a rotation basis. Common pool money is also channelled as loans to other women in the community and brings additional revenue to group members.	Investment in both livelihood and family needs
Access to information about children	Regular awareness-raising programmes are organised on nutrition, education, health and hygienic practices, and sometimes child trafficking. SHGs have a mandate to reduce child labour by promoting school enrolment and retention.		No such information is provided through the group.	

[11] See http://www.velugu.org/Go_Reports/karen.html.

	Government-initiated		Independent	Bank- initiated
	Velugu	DWCRA		
Access to sizeable and regular loans	Loans are easily accessed but the amount may vary.	Loans are not easily available. Group mainly depends on the revolving fund.	No assurance of regular loans. In most cases individual loans are taken from group savings only and the amount is quite small because of low saving potential of the group members.	Loans are easily available once the group is accredited by the bank after fulfilling all criteria.
Access to capacity-building	Capacity-building trainings are conducted on financial and management skills for group functioning. Vocational skill training is also provided to groups in some cases and some have been successful in setting up various kinds of micro-enterprises.		None	Training on maintenance of accounts and book-keeping
Links to *panchayats* and political authorities	The *Velugu* groups are usually at the forefront of all development initiatives that take place in the community such as participating in mid-day meals, etc. *Panchayats* also recognise these groups. Owing to the hierarchical structure the leaders have a lot of power and authority within the community and have direct relations with most of the authorities.	No direct links. Some leaders may have political linkages	In some cases the leaders who set up these groups are powerful people with direct linkages with the authority that helps them to access loans, etc.	In some cases the leaders who set up these groups are powerful people with direct linkages with the authority that helps them to access loans, etc.

	Government-initiated		Independent	Bank- initiated
	Velugu	**DWCRA**		
Promoting women's leadership	Leadership assumes much importance owing to the programme's hierarchical structure. Leadership skills are developed by regular participation in various forums and through regular interaction with authorities and political parties. This, plus women's broad support base, makes it easier for women to take up political leadership.	Depends on individual initiative	Depends on individual initiative	15
Links to providers of child-related services	Being part of a government programme provides easier access to facilities such as ICDS. It is also facilitated by regular awareness camps organised by *anganwadi* workers. Compared to other SHG models, they have better access to various childcare services. Caste is an important determinant as, typically, *anganwadi* workers tend to interact with groups members of their caste only.	No direct linkages. In a few cases it was found that *anganwadi* workers informed the group members about their services and about upcoming events such as pulse polio or other health camps and programmes.	No direct linkages	

	Government-initiated		Independent	Bank- initiated
	Velugu	DWCRA		
Involvement in stop-gapping govt services	These groups are involved in many activities to stop-gap government services. The role of the SHG member can be as varied as cooking the mid-day meal to monitoring payment of pensions to mobilising parents to send their children to school and even participating in AIDS prevention campaigns.		No role	
Federation	The groups are federated and in hierarchical order at village, *mandal* and district level with clearly outlined structure. Between 10 and 20 SHGs form a village organisation[12] which in turn forms *mandal samakhayas* and as *zilla samakhaya* (at district level). The federation is represented by an executive committee which comprises group leaders drawn and elected from SHGs.		Are unorganised and lack any structure	Informal federation is at local level only. Mostly organised by NGOs working in the community

Source: Authors' fieldwork, 2006.

Psychological empowerment

An important dimension of empowerment entails facilitating the disempowered to develop a positive sense of identity, self-value and confidence. This psychological component includes "women believing that they can act at personal and social levels to improve their condition. It involves an escape from 'learned helplessness'…" (Stromquist, 1995, quoted in Mosedale, 2005: 248). This new-found sense of self-confidence was discussed by a number of respondents. One focus group member from Atlur, for example, poetically noted that before participation in self-help groups, "*women were like a frog in a well*". Another self-help group member from Amrabad emphasised how membership had empowered her and her counterparts to overcome deep-seated feelings of fear and inferiority:

> There has been a good change from then to now. Previously we used to be scared that others may ridicule us. We didn't know anything. We didn't know how we should talk with doctors, how to engage with the mandal development officer and how to speak in public. Now due to the self-help groups and the federation, we have learned about all these things. Now we have the capacity to talk wherever we go. We are answering others according to their way of talking.

A similar pattern was observed by a rural development officer from Anantapur:

> Earlier, women did not leave their houses and they were never seen in the banks either, but now days after the establishment of the SHGs they are going to banks,

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[12] A VO has to be registered under the Mutually Aided Cooperative Societies Act (MACS Act) 1995 within two months of formation. The VOs access bulk loans from banks, micro-finance institutions, etc.

and know about their entitlements. They are also able to go to any office and deal with the forms and they don't bring their husbands along now. They are able to go anywhere on their own and get the work done.

Interestingly, this 'power within' dimension was highlighted more by upper-caste than lower-caste women. Whereas Scheduled Caste (SC) and Scheduled Tribe (ST) respondents focused on their economic empowerment, Backward Caste (BC) and Other Caste (OC) women tended to emphasise changes in their physical mobility that the self-help group programmes had facilitated. This is probably because access to credit is relatively more important to lower-caste women than to their upper-caste counterparts, whose households can be expected to have more options for borrowing money through their social networks. It is also likely linked to the fact that BC and OC women typically face more constraints on their physical mobility.

It should be noted, however, that psychological empowerment does not automatically result from group membership but is closely linked to the type of group leadership and its commitment to capacity-building. In some sites, women members clearly appreciated their leaders, the time they invested in the group and the sense of unity that had been created by a shared sense of confidence in addressing life's challenges. However, in one village in Seethampet *mandal*, we observed that self-help group members were unwilling to share information and seemed afraid of their leaders in the focus group format. When we followed up with semi-structured interviews these women had scant awareness about basic group information such as whether the group was registered, the loan amounts and repayment schedules. Moreover, they had not had any interaction with banks or local officials, and in fact were actively discouraged from engaging with the *Velugu* programme. Through further investigation we learned that two OC women had organised tens of independent groups in the area and were keeping a margin of the loans they secured from the banks. In this case, keeping their lower-caste 'clients' passive, ignorant and fearful of more active participation was in the organisers' best interests. As we discuss further, below, this suggests that if micro-credit is to foster 'power within' among women participants, then developing effective accountability mechanisms among leaders will be critical.

In terms of links between women's psychological empowerment and child well-being there has been less discussion in the theoretical literature than on other dimensions of empowerment. On the one hand, feminist analysis on the gendered division of labour would suggest that women's psychological empowerment will not necessarily translate into improved child well-being. It could be argued, for example, that overcoming internalised gendered oppression might lead some women to conclude that they should not have to shoulder primary responsibility for childcare and that the burden of care work is standing in the way of personal self-fulfilment. Indeed, this attitude was clearly something that a number of male respondents feared. For example, one Seethampet self-help group member's husband complained that "*because of self- help groups women have become spoiled. Now they are not taking care of the needs of children and men. They are even confronting men in some cases.*" However, a broad body of empirical evidence suggests that as women become more confident and develop 'power within' they are most likely to address practical gender needs, including demanding better child-related services (eg. Molyneux, 1985). This was the case in the overwhelming majority of our interviews with self-help group participants, where a new sense of self-value and self-esteem emerged as a necessary (but insufficient) condition for women to take action

at the household and community levels to improve their children's well-being.[13] One focus group participant in Amrabad described the process as follows:

Before joining the group we did not have much idea about child rearing, their education, future, health and hygienic practices. We didn't know how to mingle with people, neighbours and friends… Earlier we had so many problems. Our husbands didn't give respect, every day they had alcohol and used to quarrel with us… But after joining the self-help group, we have started gaining knowledge, getting confidence, speaking to authorities regarding loans. We are developing ourselves, we are daring, and we can go anywhere for anything when we need household things. After joining in to the SHG we are slowly stopping our husbands' consumption of alcohol. We learned more information on health education, especially girls' education and future, childcare, hygienic practices.

Empowered to take action

The 'power to' dimension of empowerment has underpinned women's micro-finance schemes from the outset. Given the ascent of a neo-liberalist approach to development in the 1980s, the concern was to overcome the exclusion of poor people (and especially poor women) from the market economy by providing them with opportunities to develop economic self-reliance (Wong, 2003). At the same time, the 'women in development' perspective emphasising women's central role in poverty alleviation had gained currency and called for a dual focus on economic empowerment and the importance of women's access to education and information. It was believed that greater economic resources and awareness would facilitate women's ability to make choices within the household and community, which would benefit families more generally (eg. Razavi and Miller, 1995). The following discussion analyses the relationship between self-help group members' access to economic and information resources and intra-household dynamics.

Financial empowerment

A substantial number of our respondents confirmed that they invested the money they had access to as a result of self-help group membership – either from group savings or loans from banks or government programmes – in covering child-related expenses. These included school fees and supplies, access to healthcare services (especially private services, which are believed to be superior to public healthcare provision), and dowry payments.[14] Indeed, for many women, being able to support their children better was their *raison d'être* for group membership.

We are surviving in this group not just for the sake of the loans but to benefit my children in the future. For that purpose we keep the money I save in the self- help group for the development of our children. (Member, Anantapur)

We are poor people and work as daily labourers. We save one rupee each day. We will develop by doing so. It helps our children's education and health. This is because

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[13] Note that this finding is in line with similar research on the positive impact of women's greater physical mobility on child mortality rates in Pakistan (Durrant and Sathar, 2000).

[14] Note that although the rhetoric by officials focused on savings and loans leading to sustainable income-generating opportunities, we did not encounter any criticism of the use of SHG money on more short-term practical needs.

our husbands are drunkards and if we save one rupee each day, it helps us. (Member, Amrabad)

This was also triangulated by interviews with members' families and government officials. As one grown son from Seethampet eloquently argued:

The problems [women can address] *are not just relating to their families but also to national development, national financial development. When families are economically strong how can they be spoiled? Women are going out, attending meetings, learning many things, undergoing training, sending their children to school… Because women are the key of the family, it is important that they should be empowered financially*.

A government officer in the same *mandal* stressed that financial prudence was a distinguishing characteristic of self-help group members:

Non-members spend money without thinking, they don't know how to save. Members look for savings, saving every rupee. They know the value and don't spend on unnecessary things… They make strong decisions that lead to the stability and the development of the family.

These findings are also in keeping with the results from the DPIP mid-term assessment, which shows that very poor and poor DPIP self-help group members are more likely to invest greater amounts in both their sons' and daughters' education (see Table 4). Although this trend is reversed in the non-poor category, it seems likely that a threshold effect is at work. That is, non-poor women may have access to other financial resources and not need to participate in self-help groups in order to be able to invest in their children's well-being.

Nevertheless, because of the small loan amounts and the infrequent availability of micro-credit, the potential of women to make a significant difference to household consumption is still relatively limited. One male focus group discussion in Seethampet, for example, questioned the extent of women's new economic empowerment:

Respondent 1: "*Most of the women ask before taking loans, how can they take without asking us?*"
Respondent 2: "*From where can a woman get the money? She is not doing any job, not doing any work, how can she repay, anyways we have to help them, always men are in leading.*"
Respondent 3: "*Who is getting money? Only men are getting money. Before, taking loans women discuss, only with the help of their husbands are they taking and repaying loans, otherwise how can they repay? From where will she get the money?*"

Indeed, although women were initially attracted to self-help groups because of the promise of income-generating opportunities, a number of them expressed their frustration at the paucity of loans, limited loan amounts and a lack of employment opportunities. Among the self-help groups that we profiled, approximately 70 per cent of the groups affiliated to *Velugu* and DWCRA have received loans once (approximately 2,000–2,500 rupees per capita) but most of the new groups as well as OC groups had not received any loan. Among the

independent groups, only approximately 40 per cent had received a loan, with the exception of two active women leaders in Seethampet who had mobilised loans from bank authorities for most of the groups they had established.

Moreover, while micro-finance has been promoted as a mechanism to reduce the dependence of poor families on exploitative structures of debt repayment, our findings suggest that SHGs have not gone as far in dismantling these traditional structures of money exchange as was initially envisaged. One group member from Amrabad noted: "*The money received from the group only fulfils 50 per cent of our needs and for the remaining needs we have to borrow money from moneylenders or big farmers.*"

Another important limitation on the sustainability of women's financial empowerment through the self-help groups is the fact that a large majority of women used the money to cover specific household expenses rather than as seed capital for more sustainable livelihood options. The reason for this was not necessarily a dearth of entrepreneurial support[15] but, often, a lack of market opportunities. Although we found one example of an independent all-OC self-help group in Amrabad who had used their savings to establish micro-enterprises such as tailoring, clothes and grocery shops, and other women in Atlur and Seethampet had established themselves as money-lenders to other women, these were the exceptions rather than the rule and in large part related to the better socio-economic positioning of the women involved.[16]

As participants in one SC focus group discussion in Amrabad pointed out:

> *We are interested but to take up anything ,we have to have money. That's why we are keeping quiet. We wish to stitch* [plates made from] *leaves, we wish to roll* beedis [a type of local cigarette] *and others but for any of these things we need money. We are keeping quiet about these wishes because we don't have money.*

Our interviews also suggested that participants as well as convenors of the *Velugu* programme in Anantapur had expected that compliance with the self-help group rules would be rewarded with income-generating opportunities, but they had largely been disappointed.[17]

> *Even though we save money, they are not giving the work of road construction which can be a work for us.* Sarpanch *is not at all entrusting any work.* (Member)[18]

> *We ask them* [officials] *"you told us that belonging to the group will lead to work but you did not provide us with any work. We saved a lot of money but the value hasn't increased. If you give us some work, we will work as a group and save money"* like that we will ask them. (Member)

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[15] We are grateful to Jos Mooij for providing this insight.

[16] In contrast to other SHGs where members were investing an average of 30 rupees each per month into a group savings pot, these members were saving a monthly average of 600 rupees each. This suggests that these women come from households with markedly better socio-economic conditions (also confirmed by our quantitative data) and that there is therefore a need for analysts to pay greater attention to the caste and class positioning of examples of sustainable SHGs.

[17] We encountered one exception: "After establishing these groups we benefited a lot. We were sanctioned for laying the roads here…" (Anantapur, member).

[18] Some AP observers have highlighted the close connection between local government officials and contractors and this may in part explain the dearth of opportunities for SHG members (Mooij, 2006).

The programme should not only be confined to training programmes, it must also give members some employment and also some loans. Only if women can be developed like this can this be seen as a model that other women will want to follow and want to develop themselves. (Velugu convenor)

This mismatch between expectations and practice was also highlighted in the testimonies of a number of non-members who had previously been self-help group members but had withdrawn either because of their disappointment about limited access to loans or because they had been unable to cope with the repayment schedules. As Mayoux (2002: 7) has argued: "Female targeting without adequate support networks and empowerment strategies will merely shift the burden of household debt and household subsistence onto women."

In short, as we discuss further, below, one of the broader questions raised by our findings about the limitations of women's economic empowerment is whether the self-help group model has been scaled up at the expense of deepening and consolidating women's empowerment and in turn the potential to reduce some of the manifestations of childhood poverty.

Table 4: Average education expenditure (rupees per child) among members of DPIP self-help groups and non-members

Poorest of the poor	Boy		Girl	
Age	Non-member	Member	Non-member	Member
5–9	251.41	343.61	186.26	279.69
10–14	441.48	433.97	216.41	256.09
15–18	189.6	253.43	211.06	181.88
All	320.94	367.76	204.05	255.52
Poor	**Boy**		**Girl**	
	Non-member	Member	Non-member	Member
5–9	380.71	392.52	210.7	424.44
10–14	464.26	522.2	288.23	368.08
15–18	341.96	629.79	183	216.49
All	410.12	504.24	239.85	369.48
Not-so-poor	**Boy**		**Girl**	
	Non-member	Member	Non-member	Member
5–9	648.21	459.8	329.78	478.95
10–14	1,375.05	1,187.35	424.96	625.75
15–18	996.33	555.03	315.79	1,081.82
All	1,069.79	830.76	365.88	688.46
Non-poor	**Boy**		**Girl**	
	Non-member	Member	Non-member	Member
5–9	1,367.26	509.05	556.33	236.42
10–14	1,398.56	724.88	931.42	696.87
15–18	1,740.95	1,198.56	2,033.96	552.86
All	1,455.51	719.98	1,125.87	541.31

Source: Dev *et al.*, 2006.

Intra-household decision-making

Both women and men we interviewed noted that there had been a shift in the intra-household balance of power following women's participation in self-help groups. As a result of greater economic independence, they had been able to assert some decision-making power over issues such as their children's – and especially their daughters' –- education, household consumption, access to health services and their children's marriage partners. One child development and protection officer from Cuddapah explained the transformation as follows:

> *You may ask me why she did not have that capability* [to make decisions] *when she didn't have money to invest. She had to adjust to whatever her husband has given and to follow whatever her husband says. But now, she too is earning something. Now she is thinking "why can't I build my family and my children". She is coming to know all those things*.

Although husbands are still reported to have the final say on most matters and in some cases forced their wives to reverse their decisions in cases where they had taken these without consulting their spouse, participation in decision-making in and of itself is viewed as a significant change and should therefore not be underestimated.

> *Now nobody takes decisions based on their own likes and dislikes, they together take decisions.* (Male focus group discussion participant, Atlur)

These changes notwithstanding, a number of respondents emphasised that changes in power relations within the family have been short-term and superficial. Rather than rethinking gender roles more fundamentally, some male partners appear to value women's participation in SHGs only for the loans that they might secure. One woman member from Atlur, for example, noted that her husband threatened to stop her involvement in the group when she was not allocated a loan in the first year of attending SHG meetings:

> *My situation at home has not changed at all because I have not yet been able to access credit for my family. Now every time I go to attend the group meeting, my husband expects me to come back with money. When I come back empty-handed he threatens to force me to quit the group*.

Others similarly explained that their household clout diminished once loans had been utilised.

Lastly, while some researchers have cautioned that women's greater access to economic resources and decision-making power may come at the price of more limited time for household activities and child-rearing and a greater work burden for their offspring (eg. Moser, 1992, Peace and Hulme, 1993), this finding was largely unsubstantiated in our research sites. One likely reason is that many self-help group members use loans for one-off or non-sustainable investments, rather than as start-up capital for more sustainable and time-consuming enterprises (Marcus and Porter, 1999). In the case of rural women, some invested in livestock purchases, especially of milch animals, which provided more lasting, albeit modest, income. Children were sometimes called upon to take care of the livestock, but the time this needed was not perceived to be too burdensome. Urban women respondents involved in income-generating activities make the most substantial contribution to household income but they similarly denied that their children had to shoulder any

significant additional work burden. This may be because the enterprises are largely home-based and thus facilitated women's ability to balance their domestic and financial roles without major household implications. Mothers' own-time allocation priorities also play a role. As one mother of school-going children from Anantapur noted: "*Our first responsibility is towards our children and family, hence whatever work we take up is done on the basis of how much time we have. Since I do not get much free time, I make pickles sometimes and sell them.*" We should also not overlook the fact that many women in poor families typically work as daily labourers and children are already expected to support their mothers' care-work burden, and the additional activities do not significant increase this.

Empowerment through knowledge

Many of the women interviewed reported that their awareness of, and access to, information about child-rearing practices and uptake of public services had improved as a result of their self-help group participation.

> *Since joining* [the self- help group] *I came to realise that education is a third eye through which one can see the world. This means children should be fed well and we should take care of children's education. We need to increase our expenditure on children. Before we didn't discuss this issue but now we are talking about it. We are talking and trying.* (Srikakalum member)

> *In the beginning, when we were mobilising women, if we advised them to send their children to school rather than take care of cattle they used to answer: "What education? What is the use of this education? If we purchase a lamb, we can see some profit from it. We have some utility." Once upon a time they were saying that there is no use to invest in children's education but now the enthusiasm is there.* (Srikakalum, Mandal Development Officer)

Focus group discussions with members' male partners confirmed this finding, although some noted that women's empowerment has also been enhanced through exposure to media and by affirmative-action programmes for women instituted by local governments. Importantly, however, a closer analysis of our data revealed that women involved in *Velugu* and DWCRA self-help groups, and especially those supported by the international NGO, CARE, were more likely to have been exposed to new child-related knowledge than their independent counterparts. Whereas some researchers (eg. Bandana, 2004) have emphasised the importance of informal networks and forms of support – compared with formal political channels – in South Asia in challenging social marginalisation and alleviating poverty, our findings did not corroborate this. Instead, our research suggests that the broader social development focus of government- and donor-supported programmes is important in ensuring that women's empowerment contributes to a positive spillover effect on child well-being. More specifically, valuable awareness-raising channels included lectures by community public health workers, eye healthcare 'camps',[19] vaccination programmes, nutritional supplement programmes and home visits to members by SHG organisers.

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[19] Eye 'camps' are organised to screen children for vision-related problems. The camps, which are organised by government or private charities, offer their services free of charge or for a nominal fee, and are widely attended.

Our research highlighted, however, a number of important limitations to these broader social development programmes. First, SHG members tend to be mothers with older children, raising doubts about whether information on early childcare and development is reaching women who need it most. The key obstacle to participation by mothers with young infants is the lack of childcare possibilities to allow these women to attend meetings. One mother from Amrabad noted: "*If I go out to attend the meeting of the group then who is going to take care of my child, all other women in the group have big children, so they have free time. I may think of becoming a member once my child grows up.*"

Second, the training and capacity-building programmes offered to SHG women appear to be narrow in scope. Although many women noted that they had received training on how to handle the financial accounts of the group by banks and/or government agencies, fewer had received vocational training and when they did, a number of them complained that it was not in keeping with local resource realities. Most surprisingly, however, there was little mention of literacy training – indeed, some men pointed out that the programmes were using the rhetoric of literacy but in reality this was very superficial and women were only learning how to sign their names for loans. This would appear to be a serious weakness in the programme design if women are being conceptualised as the transmitters of new attitudes about familial development and knowledge about government services and programmes. It is even more concerning, given that women's overall literacy rate in Andhra Pradesh is just 33 per cent compared with a national average for women of 54 per cent.[20]

Equally importantly, although awareness-raising initiatives linked to SHGs seemed to advance children's rights to survival (nutrition and health) and development (education) to a certain extent, our research suggests that there have been only limited positive spillover impacts on children's rights to protection and participation. Government authorities and self-help group convenors tended to believe that the relationship between women's and children's rights was a simple linear one, as the following quote from a rural development officer in Anantapur demonstrates:

> There is a saying that "if a woman is developed then that whole family is developed".
> If she knows her rights then automatically she will take care of her children's rights
> also. We cannot directly teach children about their rights but through the mother it
> is imparted to the children.

In terms of protection issues, reducing exploitative forms of child labour has been identified as an important poverty alleviation goal in Andhra Pradesh. *Velugu* and DWCRA explicitly recognise that in addition to the matter of raising household incomes, citizens need to be made aware of the importance of education and of the long-term costs of child labour to human capital development. SHGs have been seen as an integral communication channel through which to spread this message. In the case of *Velugu* ensuring that children's school attendance is a non-negotiable condition of SHG membership, while in Amrabad *mandal* a local NGO, the Centre for Youth and Social Studies, works with SHGs as their

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[20] See http://www.worldbank.org.in/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/INDIAEXTN/
0,,contentMDK:20970681~pagePK:141137~piPK:141127~theSitePK:295584,00.html

main entry point in ensuring that school drop-outs are enrolled in 'bridge schools'.[21] Mass communication methods, such as street theatre and role-play, have been used to convey the importance of investing in children's education.[22] However, it should be noted that we did not find any evidence of clear monitoring systems within the SHG system and moreover, that according to Department of Education records, the proportion of girl child drop-outs above fifth class ranges from 10 per cent (Cuddapah) to 50 per cent (Mahbubnagar).[23]

In terms of HIV/AIDs we only encountered one group that had been exposed to HIV/AIDs prevention training and this was due to the private initiative of the group leader;[24] similarly we found little discussion at all of violence against children or child trafficking. When we probed further about the issue of intra-household violence a number of women noted that stigma prevents discussion about such issues and that women tend to be reluctant to 'bad-mouth' their husbands in public. Others suggested domestic violence was relatively routine and didn't think they had anything special to talk about with other group members.[25] This indicates that unless a broader conceptualisation of children's rights is explicitly integrated into the self-help group programmes, it would be misguided to assume that as a result of women's empowerment initiatives, these dimensions of children's well-being will automatically be addressed. Lastly, we did not find any spillover effect between women's increased community participation and the development of more opportunities for children to have a voice in community affairs. [26]

Empowered to take collective action

The 'power with' dimension of empowerment emerged over the last decade on to the development agenda, reflecting a growing interest in the role of civil society and social

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[21] Bridge schools are a type of preparatory school which children who have dropped out of school or who have never been to school can attend before they rejoin mainstream schools. Extra coaching and guidance is provided for these children in the bridge schools to bring them up to the educational standard of children in regular schools. We found in Amrabad site that a considerable number of SHG members' children were attending such schools, suggesting that the message about the importance of education is indeed having an impact. This has been facilitated by government and other development agencies' prioritisation of child labour prevention efforts in the area, given that it is an important supply area for child domestic workers and agricultural labour.

[22] This was corroborated by the *Mandal* Development Officer at Seethampet: "*Kalajatha* teams visit villages in the *mandal* regularly to spread the message about the *Badi Bata* ('Back to School') programme to promote education amongst drop-outs and child labourers. Special shows are organised for SHG women."

[23] Sarva Shiksha Abhiyan Third Joint Review Mission, Andhra Pradesh state report, 2006.

[24] An SHG member explained: "Once we organised a meeting at the temple to discuss about this. Girls have to be given in marriage after they have attained 18 years… AIDS, they told us that, without going for a blood test, if you take blood, you can contract AIDS. They have even told that we will get AIDS if we use contaminated needles, blades. They were also mentioning that men should shave their beard at home – blood can even affect children, one should shave their beard at home. Even blood… it might even affect children."

[25] This is presumably also because violence is committed by women as well as men against children and thus may only be likely to change if tackling violence against children was a particular focus of social mobilisation integrated into the SHG programme.

[26] While such expectations may perhaps be dismissed as overly idealistic, it is worth noting that there have been comparatively high-profile and well-received initiatives to include children and young people in development programmes in other parts of India. A decade ago, UNICEF initiated an experimental model of *Bal Sabhas* (children's forums) in Rajasthan to give a voice to children's perspectives and needs. The model has since been adopted by various development organisations in the states of Madhya Pradesh, Uttar Pradesh and Gujarat, focusing on issues such as education, environmental protection and preventing exploitative child labour. In Andhra Pradesh, Save the Children UK has embarked on some small-scale initiatives focusing on the prevention of child trafficking and sexual and physical exploitation through peer-group monitoring, but these have yet to become mainstreamed into state-level poverty reduction programmes.

capital in shaping development outcomes (eg. Grootaert, 1998, Wong, 2003). Whereas feminist analysts have cautioned that social capital discourses tend to be gender-blind and underestimate the added burden that expectations of involvement in community collective action may place on women (eg. Molyneux, 2002), mainstream development actors have tended to highlight the potential of civil society to place accountability checks on government actors. The question for the purpose of our analysis, however, is to what extent were SHG participants involved in collective action and to what degree were they mobilising around child well-being issues?

The first striking pattern in our research was the emphasis on this collective action dimension on the part of key informants who are involved in promoting the expansion of SHGs in Andhra Pradesh. This optimistic, somewhat idealised perspective of group dynamics is encapsulated well in the following testimony by the *Mandal* Development Officer from Cuddapah:

> *The main objective of establishing SHGs is not to secure loans from the government… rather we suggest to every villager save through their group and develop unity and co-ordination. The little amount of money may help one member in an emergency moment or during a horrible situation. At the same the members of these Self Help Groups can reduce social evils like child marriages etc. and gain awareness about family planning and nutrition programmes. They can discuss their village problems once in a fortnight or month… The main important responsibility of the Self Help Groups is to develop the social consciousness among ignorant villagers and women and is securing loans is secondary… There is another feature which is about developing awareness and motivation among the children… Other women can imitate educated woman regarding sending her children to school and feeding her children well. Based upon these qualities and developments the government is now sanctioning the loan as financial assistance to these groups with low interest rates….A village can develop and achieve development when all women are united.*

The head of the village education committee in Seethampet similarly noted that:

> *Definitely, there has been a change. Before SHGs, women were confined to their own work. After joining the SHG they tried to achieve some value in society, to achieve some development… They came to realise the value of education and they have gained knowledge. They are taking care of education of their children too. Over the past four or five years, they are coming to us and asking us when their kid got poor test scores. That is a change I have observed.*

Several women themselves also cited good examples of joint action to tackle child poverty issues, including chipping in to support the costs of emergency healthcare for the child of a group member and challenging an abusive husband collectively rather than leaving it to local police. But we equally encountered a number of important barriers to the realisation of the 'power with' aspect of empowerment through self-help groups. The first difficulty that emerged repeatedly was a deficit of time. As one focus group participant in Amrabad explained:

> *She has too many responsibilities. She has to look after her work at home, her children, to attend meetings and to meet officials. She has to answer her husband*

and she must have an enthusiasm to know new things. So she always has to run around.

There was also a recognition that developing group unity was neither easy nor automatic. For a sizeable number of women the group was useful for accessing credit but served no wider purpose:

Everyone takes it [the money] *for their own cause, and spends it for their own cause, and when they have to pay it back they pay it on their own. However, nobody says that we have to work together, if we have time then we can do something, but then the whole time goes for work in the house.*

And in other cases, group leadership and purposive mobilisation by external government or donor agencies was critical for spurring on collective action. This was particularly evident in the case of Seethampet *mandal* where the international NGO, CARE, appeared to play a crucial role in promoting women's action around public service uptake and monitoring.[27]

Mainly we supervise the teaching in pre-schools; we do have visits to Anganwadi *centres and homes. This is being implemented under a project funded by CARE.* (Member)

We are encouraging usage of anganwadi *services by pregnant women through the self-help groups in association with CARE. Training was given to workers and supervisors to see how are they following the suggestions we have given and how much are they reacting to our propaganda?They* [anganwadi workers] *are propagating these issues well. In some villages, people are following and in some villages they are not. That's why CARE people have appointed co-ordinators, they are going to villages and motivating. We are going to homes and enquiring – we want to know how women are learning about these things and how they are reacting.* (*Mandal* development officer)

Finally, it is worth noting that although involvement in some of these initiatives was initially mandatory, our results suggest that, over time, women did seem to develop a genuine interest in government programmes and what they could offer their children.

Empowerment that transforms unequal structures

There is growing attention among analysts of power as to why greater participation of the poor and marginalised is making only slow inroads into a more fundamental transformation of unequal power structures, including caste/class relations, the gendered division of labour and the relative distribution of national and global wealth (eg. Eyben *et al.*, 2006). Some scholars attribute this to a disproportionate focus on positive forms of power and insufficient attention to its negative manifestations, including 'power over', among development

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[27] Note, however, that close links to non-governmental agents were sometimes seen as an impediment to better relationships with governmental authorities, as one governmental key informant made clear: "All the Self Help Groups are working under the control of private agencies. Their programmes and activities are not controlled by government authorities. If they come under the control of the *Mandal* level authorities, they may change more and more."

practitioners (eg. Wong, 2003; Moncrieffe, 2006). Indeed, in the context of micro-credit programmes for women in South Asia, scholars such as Batliwala and Dhanraj (2004) have similar concerns that women's participation is being channelled into a very narrow form of economic development. Rather than providing a platform for a more comprehensive involvement in political life, they argue, the state's capitalisation on women's free or at least very cheap labour in the name of empowerment to deliver services at the village level is keeping them "busy and out of harm's way, distracted from wider political considerations and submerged with the minutiae of issues in their own backyard" (Lucy Taylor, 1996: 785 quoted in *ibid.*, 3). Although such a view runs the risk of undervaluing the important changes we have mapped out in preceding sections and which a sizeable number of women have experienced in their daily lives as a result of SHG participation, our research findings do suggest that linkages between authorities and service providers are more uneven and less well entrenched and far-reaching than some project evaluations would suggest (eg. Galab and Reddy, 2006).

First, only a small minority of SHG members interviewed were members of local village committees or participated actively in the *gram sabhas*. A number of respondents pointed out that, unlike SHG membership, meaningful participation in local politics is hampered by caste, class and gender barriers. An SHG leader in Anantapur summed up the reality in her community as follows: "*We are quite happy within our groups because to become a member of the* panchayat[28] *one needs to have lot of money and contacts with political parties, which is not possible for women like us.*" Other women noted that meetings tend to be male-dominated affairs and thus there were limited opportunities for them to participate. For example, a group participant in Amrabad noted: "*Because only men participate in the meeting my husband does not like the idea of me attending.*" A member from Anantapur similarly complained: "*Even though we tell politicians, nothing will happen. They look after their own turf. Who will get things for us? If we go and talk to politicians, they will bring the slips* [grants] *and use for themselves.*" This reluctance was not universal, however. One woman from Atlur persevered in attending meetings "*in order to get some benefit for my handicapped daughter*".

Part of the problem here may rest with an overall emphasis within SHG programmes such as *Velugu* on quantitative expansion rather than qualitative improvements in group functioning. While *Velugu* programme co-ordinators emphasise that expanding the number of groups is important in terms of answering popular demand and maximising the outreach of SHG programmes to poor communities, it is important to note that they are incentivised to take this approach, as they receive a commission for placing new loans. Similar incentives, however, do not exist for social development and political empowerment components of SHGs, resulting in a prioritisation of the quantity of loans secured. An additional and related concern linked to the expansion focus is that *anganwadi*[29] workers are being asked by government officials to set up SHGs in the communities within which they work. However,

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[28] *Panchayats* are village-level governance bodies. Members are elected and have to be representative of the local community (in terms of gender and caste composition). The five-member *panchayat* has the right to take a decision on all matters related to the village and its people, apart from issues of criminal or civic offence.

[29] *Anganwadis* are the primary community-level unit for implementing the government's Integrated Child Development Scheme (ICDS). The programmes implemented through the *anganwadi* target children aged 0–6 years, adolescent girls and lactating mothers. They include supplementary nutrition, immunisation, non-formal education, referral services, and maternal and child health.

the *anganwadi* workers we interviewed emphasised that they were already over-burdened with work (given limited resources and a large target population) and were thus not interested in having a leadership role in these groups. This was highlighted by an urban *anganwadi* worker who noted:

> *I and my helper are unable to complete the targets of our* anganwadi *centre because we have to cover such a large population. Hence when we are told about forming groups by our superiors we just go and talk to the mothers of children coming to our centre. After that we do not take much interest*.

The quality of linkages developed with service providers is another area of some concern. On the one hand there are clear positive examples: *anganwadi*/village-level public health officers used their SHG contacts to fulfil their child vaccination programme targets and tended to interact more regularly with SHG members regarding child nutrition and health issues. On the other hand, there are also increasing expectations of SHGs fulfilling a community watchdog role *vis-à-vis* the distribution of ration cards from the public distribution system, the disbursement of widows' pensions, and the provision of services linked to government service programmes such as food preparation for school midday meals and meals for the Employment Guarantee Scheme.[30] Although this greater involvement in community affairs can be seen as a positive development (and some women interviewed welcomed this new role as a sign of recognition of their group within the village community), it simultaneously raises important questions about the time and capacity of members to meet these expectations. In the communities where we carried out fieldwork, none of the women had received any capacity-building relating to these new functions. If local women lack the requisite capacities to effectively carry out this work, there is thus a risk that women's empowerment initiatives may be undermined as a result of these new demands. Moreover, even though the SHGs are provided with nominal financial compensation for the meal preparation, it seems the government has identified this as a way of capitalising on women's cheap and underutilised labour.[31] This programme has not been operating for long; it will be important to monitor whether SHG members see it as a valuable use of their time, and the impact that such participation is having, in turn, on their children.

By and large, networking with local authorities did not seem to have penetrated to rank-and-file members. A number of reasons for this emerged from the focus group discussions and key informant discussions. Decision-makers are often located outside the village and thus there are more limited opportunities to lobby for change, especially for lower-caste/class women, many of whom work as daily labourers. While community leaders such as the *mandal* development officer, head of the *panchayat*, bank officials and NGO co-ordinators emphasised that they had regular (often monthly contact) with SHGs, this appears to have been only with SHG leaders. Perhaps more importantly, members generally seemed to be unaware of these linkages, suggesting that even if leaders were representing 'the interests'

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[30] This scheme was launched in February 2006 and assures 100 days of work per annum to all citizens. To prevent migration of people from rural areas during seasonal crises, the scheme provides work such as building community assets, roads, infrastructure etc. in one's home area. There are plans to involve SHG women to provide worksite childcare facilities and to deliver drinking water to the workers for which they would be given some financial compensation.

[31] The labour costs represent nearly 50 per cent of the total cost budgeted for each child under the midday meal programme. (The cost of midday meals is Rs.2.10 per child, with Rs.1 allocated to cooking costs).

of their members (such as the need for better road and transport links, and streetlights), the articulation of such interests was not being solicited in a participatory manner. This could be linked to the fact that a number of leaders are using their position as an SHG leader as a springboard for wider political participation. Our fieldwork coincided with the period for electoral candidate registration, and in several sites SHG leaders were registering their candidacies. Nevertheless, overall there seemed to be very little evidence of the self-help groups having transformed formal political life. As one rural development officer noted:

We can say that women are economically successful and socially they are facing and trying to solve daily problems with confidence. But politically, even if women are standing for election they are seen as different from her group. There is no consensus that women should have separate power. India has reservations [for women] *according to the 73rd* [Constitutional] *Amendment. Although they say now they are able to dare to participate…but the fact is that, a man (husband or male relative) behind her is enjoying the power rather than her.*

Conclusions and policy implications

The central motive for this paper was the need for a better understanding of the linkages between women's empowerment through self-help groups and changes in child well-being. While there is a growing body of evidence that points to what UNICEF has termed "a double dividend" between gender equality and children's rights, understanding of the underlying transmission mechanisms is still limited. Under which circumstances are there synergistic ripple effects between women's micro-credit programmes and improvements in child rights? Which types of child outcomes necessitate explicit complementary policies? In cases of tensions between women's and children's rights, how can policies and programmes be designed to best mitigate these?

Overall our research suggests that efforts to empower women through mobilisation into self-help groups have had some positive albeit limited effects on child well-being. There have been improvements in women's intra-household decision-making power which have often translated into greater investment in children's nutrition, health and education; greater access to information about child-caring practices and uptake of government services; and some collective efforts to monitor decentralised service delivery for children. By contrast, expectations that women's self-help group participation would lead to significantly improved linkages with local authorities and a restructuring of existing power relations have been largely unmet. Moreover, positive changes at the individual, household and community level were unevenly distributed across groups, sites and individual women. This suggests that more attention in terms of both policy design and implementation is needed to ensure that certain prerequisites are in place if self-help groups are to fulfil their development and poverty-alleviation potential. More specifically, although we found evidence of some important ripple effects between women's empowerment and improved child well-being, other positive changes resulted from explicit programme aims rather than direct synergies. Lastly, our hypothesised concerns that women's economic empowerment might result in reduced quantity and quality of caring time for children without broader changes in familial and state attitudes and practices towards childcare were not borne out. However, this was largely due to self-help group programmes' limited provision of income-generating opportunities for women rather than an absence of competing tensions.

The following discussion synthesises our key findings and related policy implications:

Sustainable income-generation opportunities

The stated purpose of SHGs is economic empowerment through micro-credit and micro-enterprises, but our findings revealed that loans tend to be infrequent and small, and are typically used by women to cover basic household needs rather than as seed money for more sustainable income-generation activities.[32] If women are to be empowered to create more democratic household and community decision-making processes, however, more consistent support and context-appropriate capacity-building will be required so that women

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[32] This finding is corroborated by Johnson *et al*. (2007).

can better access income-generating opportunities.[33] In this regard, the current DWCRA and *Velugu* emphasis on expanding self-help group coverage rather than promoting group consolidation merits reconsideration.

Ensuring expectations are in line with resource and capacity constraints
Expanding women's community involvement through the introduction of new watchdog and service delivery roles could be potentially beneficial to SHG members' social and political empowerment. However, government officials and donors need to be mindful that the fulfilment of these new roles will be contingent on the provision of related capacity-building initiatives, especially more substantive literacy programmes, and also adequate resources. If not, advances in women's empowerment may be undermined owing to under-delivery of these new activities and/or over-burdening women's time to the detriment of their own and their families' well-being. Internationally, there is now a considerable body of evidence about the toll that women's triple burden – juggling productive, reproductive and community labour – can have. It is therefore important to question whether initiatives to promote women's involvement in service delivery and monitoring are underpinned by a commitment to more inclusive and effective service provision or are instead substituting for under-resourced public services.

In this vein, initiatives to introduce gender- and child-sensitive budget monitoring will constitute critical new tools in advancing both analysis and policy practice in this area. At the Union level, the Ministry of Women and Child Development has begun to promote the analysis of budgets spent on the delivery of basic services from a gender and child perspective, with some states following suit (HAQ, 2006). In the case of Andhra Pradesh, monitoring of resources flowing from government departments to child-related service provision could be complemented by focusing on the resources that are being channelled to child development through alternative service providers, particularly SHGs, to ensure they are adequately funded to undertake these activities. Raising SHG leaders' and members' awareness of the potential to demand budgetary support could be a good way of taking advantage of these active grassroots structures to reach more children, in a more sustainable way. In particular, Mandal and District level local bodies are mandated to allocate 15 percent of their revenues to women and child welfare activities. SHGs could become active monitoring agents to ensure part of this money is used to support the child welfare activities they undertake.

Monitoring SHG practices

Our findings underscored important differences across SHGs in terms of the empowerment opportunities – both financial and non-financial – that they provide to women. In part

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[33] In this context, however, implications for childcare arrangements should not be overlooked. The potential negative impacts of exacerbated time poverty, among girl children in particular, identified in the literature have not emerged to date, but this is at least partly because there have not been major shifts in SHG members' time allocation. Community childcare would also enable more mothers of young infants to participate in SHGs and gain from linkages to public health programmes focused on maternal and child health and nutrition. Although evidence from other countries suggests that poor households do not always welcome childcare facilities, as they prefer children to be looked after by close relatives, the problem to date in India has largely been the unavailability of facilities rather than a lack of cultural acceptability. Poor women have typically had to depend on older (but often still very young) siblings to take care of infants or of aged relatives, both of which are associated with safety risks. As a result, the Union Government has now integrated community childcare provision into its new National Employment Guarantee Scheme in order to free up women's time and also reduce the likelihood of school drop-outs among older children due to sibling care duties.

these emerged as differences between government/donor programmes and independent self-help groups, but we also noted significant differences across sites with greater penetration and activity rates in some villages than others. Clearly it is important for programmes to be adapted to context-specific realities and it would be inappropriate to advocate for a one-size-fits-all approach. However, it also seems important to unpack discourses about the linkages between women's self-help groups and broader poverty-alleviation and social development goals, and ensure that a set of minimum standards or **common code of practice** including co-ordination of regular capacity-building programmes – such as literacy, legal literacy, childcare practices, vocational training, and awareness about citizenship rights and government services – is monitored and evaluated on a regular basis.[34] Rather than providing these services directly, the government, donor and NGO agencies involved in implementing self-help group programmes could play a co-ordination and linking role among other service providers and identify needs gaps.

Being explicit about tackling childhood poverty

Our findings suggest that spillover effects on women's and children's broader well-being do not only derive from ripple effects, and often derive from deliberate efforts to provide information and foster awareness about citizenship rights and available public services. Specifically, a significant number of groups were involved in promoting child education and countering school drop-outs and child labour; given an explicit programmatic emphasis on human capital development, only a small minority were concerned with child protection issues such as familial, school and community violence, trafficking and vulnerability to HIV/AIDS. Our results show that issues of family and community violence and sexuality are largely still shrouded in silence and with few exceptions SHGs have not yet emerged as a forum in which to address these issues.

Similarly, while some members had used participation in SHGs as a springboard for involvement in community politics, there were no signs of a spillover effect on the importance of children's right to voice their views and to be heard. Taking lessons from, and perhaps establishing linkages with, the successful local youth parliaments in Karnataka state could be one possible way forward here.

Increasing male awareness of ways to tackle childhood poverty

Access to credit has equipped many women with greater influence within the household, but gender relations within the family remain unequal, with men still enjoying final decision-making power. Efforts to advance social justice will therefore require that government and non-government agencies involved in community mobilisation also pay attention to changing men's attitudes, including their responsibilities regarding their children's well-being. The reasons for aiming micro-credit at women (women's economic empowerment, altering intra-household distribution of power and resources, lower risk of non-payment, etc.) are sound, but the broader social development dimensions of DWCRA and *Velugu* are still largely framed within a 'women in development' paradigm rather than being informed by a gender equality perspective.

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[34] Note that a set of minimum standards is incorporated into the programme design of IKP but is not consistently implemented or monitored.

The challenge of political empowerment

Finally, our findings largely confirmed Harriss' concern that an emphasis on promoting social capital development without addressing more fundamental power structures runs the risk of "depoliticizing development" (2001). Self-help groups have succeeded in mobilising women to be more frugal and better managers of scarce household resources, to avail themselves of government services and to serve as useful channels for the implementation of broader development and poverty-alleviation initiatives, but we found evidence in only a handful of cases that this type of participation was leading to greater involvement in other political spaces. As Batliwala and Dhanraj (2004) have also observed, we did not find examples of self-help group members becoming involved in broader political struggles such as protesting against rapidly rising consumer prices or calling for education and healthcare system reforms.[35] Similarly, although government officials were hopeful about the potential for self-help groups to link with other user committees such as village education and parent–teacher associations, in practice we found scant evidence of this. In short, our findings suggest that greater explicit policy and programme efforts are needed in order to bring about a fundamental change in more exclusionary (in terms of caste/class/gender) formal democratic spaces. Women's participation in self-help groups is an important first step but will remain limited in impact unless supported by a longer-term investment in democratic deepening (including substantive decentralisation) and broader initiatives to address entrenched power structures. As Cornwall and Coelho (2007) caution, this process is likely to be one of "incremental change, of a growing sense of entitlement to participate and of slow and real shifts in political agency" (21).

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[35] Note that some SHGs had played an important role in banning alcohol sales in the 1990s.

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About the Young Lives Project

The Young Lives Project (*Niños del Milenio*) is an innovative longitudinal research project investigating changes in childhood poverty. Over a 15 year period, it traces the lives and fortunes of two cohorts of children growing up in poverty in 80 sentinel sites across Peru, Vietnam, Ethiopia, and India to understand the multidimensional causes and effects of childhood poverty and to influence pro-poor and pro- child policies.

The 12,000 'young lives' participating in the study represent two cohorts, the first born in 2000 and the second in 1994. 8,000 children from the 2000 cohort and 4,000 from the 1994 cohort, along with their primary caregivers, are being surveyed every 3-4 years using a common set of questionnaires translated into local languages and separately targeting the children, their caregivers, and key representatives from their respective communities. The survey intervals are being carefully timed to track the younger children at or following critical childhood thresholds, such as the transition to school and from school to work.

Young Lives explores children's experiences and perspectives on time use, wellbeing, poverty and their social worlds. Gender, ethnicity, disability and other social markers are being studied as mediating factors of poverty at different points in their childhoods. Qualitative approaches, including focus groups, participatory workshops, and semi-structured interviews with a sub-sample of children explores in greater depth their own priorities and views of the key issues of the study.

Availability of life course data on the Young Lives cohorts offers a rare resource, spanning infancy through to the early adult years, when significant numbers of study children will themselves become parents. Inclusion of detailed household and livelihoods data for their parents and carers provides a unique insight into factors influencing change in three generations living in poverty – index children, their parents and carers and (eventually) the offspring of the older cohort of children. This will allow for full intergenerational analysis focusing on the reproduction of poverty and the means to prevent its transmission to young lives.

Funded by the UK Department for International Development (DFID) and based on a collaborative partnership between the University of Oxford, Save the Children UK, the Open University and a series of prominent national research and policy institutes in the four study countries, Young Lives' multidisciplinary and longitudinal approach is ideally situated to bridge the gap between research and policy. Ultimately, the project aims to devise a conceptual framework for studying child development and wellbeing in poor country contexts that anthropologists, economists, political scientists, psychologists, and sociologists can all sign up to.