

Gender Issues in Bonded Labour: A Study of Rangareddy District, Andhra Pradesh



International
Labour Office

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New Delhi

February 2004



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ISBN 92-2-118567-2 & 978-92-2-118567-3

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Foreword

This document is one of a series of publications produced under the ILO subregional project on Prevention and Elimination of Bonded Labour in South Asia (PEBLISA), funded by the Netherlands Partnership Programme.

This technical cooperation project covered Bangladesh, India, Nepal and Pakistan and followed a three tier strategy: 1) strengthening national legal and policy frameworks on bonded labour; 2) increasing the capacity of the social partners, law enforcement and other agencies to tackle the issue; and 3) field-testing models for the prevention of bonded labour and for the rehabilitation of bonded labourers, with micro-finance led interventions as a key component. The project's approaches were mainstreamed in social partners' activities and in major poverty reduction programmes targeting the very poor.

It is hoped that this document will serve as a useful reference material on the issue of combating forced labour. Feedback from readers and users would be very welcome.

I would like to take this opportunity to thank the Governments of Bangladesh, India, Nepal and Pakistan for their guidance, support and active participation in this programme. The involvement of other social partners and civil society has also been immense and we acknowledge their contribution. We are grateful to the Government of Netherlands for its financial support. Finally, I would like to thank my ILO colleagues who have worked so energetically for the elimination of bonded labour in South Asia.

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Table of Contents

Acknowledgements	2
List of Acronyms	3
Executive summary	4
1. Background	11
2. Bonded Labour	15
3. Bonded Labour through a Gender Lens: Key Findings	16
4. Project Impact	22
5. Longitudinal Analysis/Trends	31
6. Recommendations	40





Acknowledgements ---

I am thankful to ILO for supporting this research study.

Mr. Patrick Daru of ILO shared his critical insights into the research design and Mr Maini's feedback about the project encouraged my way along this study. I am grateful to both of them.

ASP provided all the coordination and logistical support that made my field visit possible. My special thanks to the ASP staff specially in Paragi and Pudur.

I am grateful to Praveen and Ravi Kiran who painstakingly translated my extensive conversation with community members and facilitated PRA exercise.

The women of the sangam, while in midst of their day to day struggle were generous with their time and kind enough to patiently respond to all research queries as well as participate in the research process. My heartfelt thanks to them.

The study has indeed been a learning experience for me and along with the sangam women would earnestly hope that it offers lessons in collective efforts towards changing the situation for the better.



List of Acronyms

BEC	Bridge Education Centres
BoD	Board of Director
DWCRA	Development of Women and Children in Rural Areas
FLC	Functional Literacy Centre
IGP	Income generation Programme
MACS	Mutually Aided Cooperative Societies
PRA	Participatory Rural Appraisal



Executive Summary

I. Background

ILO (Social Finance Programme) with Ankuram Sagamam Poram (ASP), a Daltibahujan Cooperative federation is jointly implementing a pilot project in the Rangareddy district of Andhra Pradesh. The project aims to develop tailor made Micro-finance products to prevent vulnerable families from entering bonded labour.

The growing commercialization of agriculture, changing cropping patterns and vagaries of nature, including drought, have all contributed to a reduction in agricultural labour, which currently stands at less than 100 days per year in project areas. In this context, poor people largely rely on their own physical labour to earn a living. Jeetam (bonded labour) is thus a common phenomenon in the project areas, which often acts as the only source of economic security for the poorest households.

II. Objectives of the research

This study was commissioned by the project in order to assess:

- A. The project's impact on intra and inter household gender dynamics, decision-making processes and their outcomes, and
- B. The respective roles of women and men in household decision-making related to bonded labour.

III. Research Methodology

The field research was strongly rooted in participatory qualitative methodology, that allowed for gendered accounts of everyday life in situations of extreme hardships. Gender analysis was used to examine the interactive roles of men and women in terms of labour relations, access to and control over resources, decision making and so on. The study has considered both gender and intra-gender issues such as age, wealth, caste, marital status and literacy level in the analysis.

Besides existing literature review, base line information was collected about the project areas - Pargi and Pudur blocks of Rangareddy district, and discussion was held with the Implementing Partner, ASP, to better understand the project context.

IV. Bonded Labour through a Gender Lens - Key Findings

- In situations of extreme poverty, any decision to pledge one's own or another's physical labour against a wage advance or credit is not only difficult but also very complex.



- Credit arrangement varies with the gender of the person bonded. It is common to find more men going for jeetam than women. An adult male person is paid an advance of Rs 5,000-7,000 against pledging of one year's labour while women as *autocoolies* are paid Rs 2,000-3,000 for one year. Male children are engaged for livestock rearing with annual payment ranging from Rs 1,000-3,000 with a meal. Sending female children for jeetam is not a prevalent practice although they are found to be involved in homestead land and grazing animals.
- It is widely recognized that poverty and vulnerability affect women and men differently and unequally. While men have the freedom to either pledge their labour to the highest bidder or migrate to cities, women are more restricted by social norms. Further, women are found to be still working and performing many unpaid chores in the families, while their husbands and sons are working as bonded labourers.
- Bondage implies economic hardships, which affects every member of the household. However, the effect of bondage is most severe in cases of married women as they have to take care of their entire family. Old age is emerging as an indicator of vulnerability. Older widows in particular are perceived as burdens for not being able to be gainfully employed.
- Although no actual cases of sexual harassment were reported, some women complained of verbal abuse and aggressive behavior from their landlords. But the indignity faced in the form of caste discrimination was the most distressing.
- Bonded labour of adults and children is unequivocally condemned by both men and women. All those involved in Jeetam are determined to fight the menace of bondage.

The following strategies were discussed:

- Grassroots leadership to be developed
- Formation of sangams (self-help groups) for men
- Viable income generating programmes to be explored
- Support from organizations like ASP to not only build their capacities but also facilitate market linkages
- Government to strengthen the agricultural infrastructure, including building of irrigation facilities and check dams, and also provision of subsidized credit.
- Clearly the issues related to bonded labour are complex and, within that, to understand the gender dynamics is even more challenging. While women's interests are closely linked to the family's (mis) fortunes, and so they are likely to experience poverty processes in much the same way as other members of the family, the impact of poverty is nonetheless felt differently by women.



V. Use of project activities

- Joint decisions have been made in most families for the women to participate in the project. This is not problematic if joint decision-making is equitable. However, given the inequalities between women and men, the issue of decision-making becomes complex. Further, it is likely that men have taken such decisions with the objective of increasing women's ability to contribute to household livelihoods and together work for positive change.
- Women are the primary actors in savings and are used to save resources on their own for the family's well-being. Having been excluded by the formal sector savings and credit programme because of gender discrimination, they were now clearly very proud of sangam and specially having an independent secure access to their savings. The main purpose of savings for women was family welfare as it acted as a safety net in smoothing the household consumption needs as well as decreasing vulnerability to crises including expenses on health care.
- It is generally a mix of sources and strategies that helped women to keep some money aside for savings:
 - Savings from agricultural wage labour
 - Cutting down on personal expenses by women. It is disturbing to hear women wanting further to reduce food consumption, in a situation where dietary intake is already poor.
- In contrast, no direct evidence was found of men cutting down on unwanted expenses on alcohol, tobacco, cinemas etc. Men perceived "savings" as women's work, basically an extension of their role as manager of household budget. For the men, savings was a stepping stone to access credit; however, they did not want to burden themselves with the task of savings mobilization.
- The decision to take a loan is usually taken jointly by women and men. Women tend to rely on internal group lending essentially for the family's well-being - buying books and uniforms for children, medical expenses, grocery and food items etc.
- The IGP loan was essentially used to smooth out gaps between income and expenditure by initiating new livelihood activities or strengthening the existing ones. The loans were used mainly for the purposes of joint business activities between men and women – agriculture or animal husbandry. Only in a few cases were loans used exclusively for male (auto repair) or female headed business (in the case of single women)
- Interestingly, in the case of joint business, the division of labour between men and women is based on women's lack of mobility, lack of physical stamina, household chores, etc. Therefore, women typically were involved in the low end of the back-breaking "female chores".
- Source of repayment is a complex issue, as the poor households have to explore multiple sources before the loan could be repaid. Loan repayment appeared to be a contentious issue cutting across all the groups. Even in



cases where women are earning an independent income, they have very little to spare for repayment. In such instances, a woman's ability to get help financial help from her husband is dependent on the quality of her relationship with him.

- One of the positive results of the project is the emerging commitment to educate the children without any gender bias. Women generally ensured that children continued with schooling regardless of the economic hardships. However, in villages where bonded labour is most severe, the children are likely to be pulled out of school so as to work for the survival of the family.

VI. Longitudinal Analysis: Impact of the Project

In development terms, assessing impact typically means providing evidence that a particular programme has brought about a sustainable improvement in the situation of the targeted beneficiaries over a period of time. Since the duration of project is rather short for any impact analysis, this research has concentrated in capturing the processes/issues and outcomes (wherever possible exploring and understanding the gender dimensions).

- **Impact on food security:** Gender is an important determinant of inequities in the intra household distribution of resources, where women suffered food and nutrition deprivation to a greater extent than men within the household. Although the status of food security has been more or less the same for most of the women respondents since the start of the project, the mounting pressure of loan repayment could lead to further deprivation for women. Improved delivery of micro-finance in the household does not ensure that women necessarily benefit from increased food security.
- **Impact on intra-household gender relations:** The project's savings activities have certainly brought about a marked improvement in attitudes to women's role in the household. All the women felt that participation in the sangam had given them a distinct sense of self-esteem and of belonging, vis-à-vis the extended family. However, there was also a danger of giving the impression that saving was solely a woman's business and that all the household consumption matters were women's responsibility, without changing the gender status quo in the family.
- **Impact on public participation of women:** There has been no marked change for most women in terms of increase in public participation with the exception of group leaders and BoD members. The office bearers periodically attended training and had exposure visits to MACs. For the general members the work pressure combined with the socio-cultural norms restricted their involvement.
- **Impact on mobility of women:** The mobility for the sangam members was slowly increasing as they were occasionally attending meetings in other villages with other groups. Although it was not easy for women to go outside their village without the men, gradually they were negotiating space for the extended mobility. However, the new-found freedom certainly came at a price, as they had to complete all the household and other chores before they were allowed to go anywhere. Thus, overall, there was a marginal shift in terms of women's increasing mobility as compared to the period before the project.



- **Impact on decision-making for women in the family:** Women's involvement in decision-making over the use of money was fairly limited as men continued to control the purse strings, even where the women were earning an independent income. However, matters related to marriage were exclusively women's affairs where the senior women members, like mothers-in-law and sisters-in-law, played a critical role. In matters of children's education or health, the mothers had the final authority. Therefore, women in general perceived a gradual shift in male attitude and behaviour in terms of including women in decision-making, even though women were still denied any control over resources.
- **Impact on decision-making in the community:** Women's participation in real terms was fairly restricted in community affairs as they had no role in decision-making. The project so far has made no impact in this direction.
- **Impact on workload for women:** It was unanimously felt by all women that their workload had certainly increased over time. Women had to take out additional time for sangam meetings besides being already involved in housework and on farm and off farm activities. In the absence of a supportive environment, particularly in terms of changes in the gender division of labour, they had greater workload since the start of the project, which was beginning to have an adverse effect on their health. Daughters and daughters-in-law frequently had to bear the brunt of sharing the workload.
- **Impact on men's contribution to household income:** The issues related to finance were not easy to explore. Further as both the husband and wife earned income, it proved very hard to quantify the size of the contribution of men, because there was a strong tendency among both men and women alike to disqualify the income-earning activities of the wife as just "helping the husband". Since men in any case earned (Rs. 50) more than the women (Rs. 25) as a daily wage rate, their contribution was perceived to be more than that of the women.
- **Impact on asset-building:** To assess the impact in terms of asset building at this stage was premature as the families had only used one loan cycle, where



the return was often not enough to invest in any asset building. There were some isolated cases where women reported to have purchased silver anklets but it was not clear if that could be attributed directly to the project. However, significantly, in situations of crisis, it was women's assets in the form of jewellery like silver ear rings or heavy brass pots that were likely to be mortgaged, rather than men's personal belongings like a wrist watch or a cycle.

- **Impact on social recognition at family and community levels:** The project has certainly contributed to women's enhanced status in the family. There was also a perceptible change in community's attitude towards the group members as they were helping families in distress with financial assistance.
- **Impact on recognition by the employers:** By and large women were feeling a difference in their employer's attitude. It was also due to the fact that women themselves were now more aware of their social and economic rights and most importantly they believed that change was possible. In the face of this emerging consciousness, the employers were more cautious and careful in dealing with sangam women.
- **Impact on dowry:** This was one area where the project had made no dent so far. Dowry, while recognized as a social evil, continued unabated as far as both taking and giving are concerned. Regardless of the fact that most of the families had huge debts in the market they carried on the practice, in the name of social custom!
- **Impact on ceremonial expenses:** There was no reported change in expenses incurred during ceremony as a result of the project intervention. Those expenses were based on the financial status of the family. Ceremonies like birth of a child, marriage, death besides religious festivals, were very common as well as considered as community affairs.
- **Impact on schooling of children:** The education of children had become a common theme with everyone. As sangam had opened possible new windows of opportunity for the women, the mothers hoped and aspired for a better life for their children. Gender discrimination in school education was not evident but generally girls did not study beyond secondary level.
- **Impact on domestic violence:** Since violence was so deep-rooted in the society, it was difficult to assess if it had increased after the project. A few comments like *My husband will kill me if he ever gets to know I have come for sangam meetings...or...it's the right of the husband to beat his wife...*(in the context where women were asserting themselves), indicated the prevailing patterns of violence.
- **Impact on alcoholism:** Alcoholism was a major problem in the area where both men and women spent about Rs.10-20 every day in country-made liquor. It was startling to find that in most cases it was the employer that provided his workers with a bottle of toddy at the end of the days' work! Reportedly, on some occasions, part of the money from IGP loans or the money kept aside for savings was used for buying alcohol.



To conclude, overall, the project's use of savings as a mechanism to enable poor women to cope with household and emergency needs has given them a distinct identity. Clearly, the "solidarity of a women's group based on savings is stronger than the one linked together by debt". Commitment to children's education without any gender bias is the most significant outcome of the project.

VII. Recommendations

- **Capacity building of ASP staff:** The success of a strategy for gender mainstreaming depends on in-house capacities. Capacity-building for project staff to equip them with basic concepts and tools for gender analysis and gendered project planning is required.
- **Gender training with Sangam members:** There are many issues within the household and community that need to be discussed in order to enable women to address problems like repayment or continuing membership and so on. It is important in this context for gender sensitization training for the sangam women to understand the gender specific structural causes of poverty.
- **Engendering the project planning, monitoring and evaluation system:** The base line data/information at the household level should be disaggregated on the basis of sex. It is not enough to collect information only on socio-economic status, but efforts should be made to capture gender equality indicators like increase in women's self esteem, greater visibility of women in public forums, changes in household responsibilities leading to a reduced workload for women, collective action against violence or alcoholism and so on. Therefore appropriate indicators need to be evolved at the project level.
- **Strategies to engage men:** The process of gender sensitization should also include men in the community particularly those who desire for change. Some men actively support their wives; therefore, male support could be further encouraged through a process of awareness-raising.
- **Exposure visits:** Exposure visits to dynamic sangams where women have taken collective social action could also be an excellent learning ground. Linkages with issue-based women's groups working in the region are also important mechanisms of learning. Cross sectoral interaction through workshops or meetings could help the staff in using gender lens for critical analysis of existing development programmes for women in Andhra Pradesh.
- **Gender-based microfinance policy:** The project should have a gender based policy that would include not only the strategies for targeting women effectively but a reconsideration of all microfinance programmes from a gender perspective. It would entail promotion of appropriate microfinance products and services that would help them to:
 - escape the clutches of landlords;
 - rescue their mortgaged assets such as cattle or ornaments;
 - create their own assets and expand their business with productive credit;
 - cope with crisis due to illness, accidents, disasters etc;
 - improve their living conditions.



Bonded labourers are non-beings, exiles of civilization, living a life worse than that of animals, for the animals are at least free to roam about as they like; This system, under which one person can be bonded to provide labour for another for years and years until an alleged debt is supposed to be wiped out, which never seems to happen during the lifetime of the bonded labourer, is totally incompatible with the new egalitarian socio-economic order which we have promised to build

- Justice PN Bhagwati, Indian Supreme Court, 1982

1 BACKGROUND

Bonded labour, though unconstitutional, is present in most South Asian countries, including in India. Millions of people are trapped and victimized in a system that continues to deny the human rights of countless men, women, boys and girls. It is an exploitative system whereby workers labour relentlessly to repay an undocumented debt taken themselves or by a parent or grandparent. Studies indicate that most of the bonded labourers are found in the agricultural sector and the construction industry, where they may spend a lifetime crushing stones or making bricks in exchange for two sparse meals and an undignified shelter for living. It is a vicious and ruthless cycle that leaves the vulnerable sections of our societies with little choice and no support.

It is against this backdrop that ILO (Social Finance Programme) and Ankuram Sagamam Poram (ASP), a Daltibahujan Cooperative federation, is jointly implementing a pilot project in the Rangareddy district of Andhra Pradesh. Recognizing the links between indebtedness and labour exploitation, the project aims *inter alia* to develop tailor-made micro-finance products to meet the specific needs of the poorest families and thereby prevent them from entering bonded labour. Other related interventions of capacity building, bridge education for child labourers, health and hygiene education and building institutions with the families are also part of the pilot project.

1.1 Objective of the Research

In the absence of systematic documented evidence of the project's gender impact, in terms of how bonded labour affects differently men and women in the project area, ILO commissioned a study before starting the next phase of the project. The research study is situated within the south Asian context concerning the different status of women and men in undertaking household and community responsibilities. Specifically, the study aimed at providing insights into:



- the project's impact on intra- and inter-household gender dynamics, decision-making processes and their outcomes, and
- the respective roles of women and men in household decision-making related to bonded labour.

1.2 Research Methodology

The field research was strongly rooted in participatory qualitative methodology. The impetus for adopting qualitative methods was that it allowed for gendered accounts of everyday life in situations of extreme hardships. It also enabled the emergence of a range of multiple and simultaneous issues, experienced by local actors, that affect labour relations, when viewed through a gendered lens, and the meaning they give to those experiences.

Gender analysis as an extensive methodology examined the interactive roles of men and women in terms of labour relations, access to and control over resources, decision making and so on. The study has considered both gender and intra-gender issues such as age, wealth, caste, marital status and literacy level in the analysis

Besides existing literature review, including the project proposal, meeting with ASP in Hyderabad was scheduled before beginning the fieldwork. This was to assist the researcher in fleshing out issues with respect to bonded labour and to learn about the socio-cultural and development landscape of the region. Base line information was collected about the project areas - Paragi and Pudur blocks of Rangareddy district.

As the researcher was not familiar with the language, an interpreter was required. Initially a few days were spent in interacting with community members to understand the local issues and also discuss the purpose of the study. To obtain a gendered perspective, it was important to learn from the experiences and opinions of both men and women from different socio-economic groups within the village. Recognizing that women and men were not two homogenous groups within a community as they existed in many different groups (these groups could be determined by age, religion, caste and economic status), care was taken to have mixed groups for discussions.

It was originally envisaged to develop a range of PRA tools with ASP field offices in Paragi and Pudur in consultation with community members. However the researcher eventually had to develop the research design on her own as the field staff were not conversant with the participatory methodology and also had time constraints. The study period being the peak agricultural season, the community members were hard pressed for time to be an active stakeholder in the study process.

Given the time constraints of the focus groups, the research design in attempting to optimize on the time available, incorporated interactive tools including role-play to facilitate a process where information could be collected and jointly analyzed. As per the ToR, participatory sessions were conducted with about 15 women in groups of 4 who had already benefited from one loan cycle from the project area. Also discussions were held with male members and 10 women drop out from the project.

While the researcher tried to encourage the participation of all members during the discussions, the hierarchies within the groups at times manifested themselves through



Hands on Training on Negotiating and Bargaining Skills. ©ILO

members who seemed to be leaders, elders or outspoken. So it needed special facilitation to let the quieter women to speak up. Although the aim of the study was to get answers to all the research questions on gender issues, initially space was provided for both women and men to speak about issues they felt were important within the identified topics. It was hoped that by identifying relevant topics of discussion, as opposed to specific questions, it would allow the participants to feel comfortable about the study processes.

1.3 Scope of the Study: Rethinking the Methodology

People come and go...write...nothing has helped us...they come like you...we have to answer...whatever they ask us...whatever time they come...but what good has it done to us...perhaps it only helps you in your study...!

Such comments were not uncommon. Clearly the people affected by bonded labour have been under the glare of public gaze scrutiny in the form of study, research, investigation and so on. It is evident that people have often been used as mere “objects” of research studies where they have no control over the research process and the production of knowledge or results.

In this case, the researcher tried to make the research processes transparent by presenting the participatory methods as a series of mutual engagement, which involved collective reflection between the researcher and the researched. However, in the absence of community participation in the agenda setting of the research, the study process got diluted. Therefore, it was critical at the outset for any further research was to determine what the people would obtain from the research process? In what way could the research experience empower both women and men to solve their problems?

1.4 Conceptual Underpinning: Social Relations Framework

The issue of bonded labour as is well known is a complex phenomenon as it has a combination of both economic based on lack of opportunities and rights as well as caste discrimination. To unravel these complexities and in attempting to understand



and analyze the critical gender issues in bonded labour, the research study has been situated within the wider context of Naila Kabeer's *social relations* framework.

The term *social relations* is used to describe the different structural relationships that intersect to ascribe an individual a position in the structure and hierarchy of their society. Such relations, thus help us to locate various categories of men and women in terms of what their roles and responsibilities are and what claims they can make, their rights, the control they have their in own lives and the lives of others.

An in-depth study of bonded labour provides us an insight that often the main resources available to poor women through social relationships are based on patronage and dependency where they have to trade in their labour and autonomy in return for security. However, these relations are not static or immutable. Macro changes can bring about changes in social relations as is seen in the way gender roles and responsibilities have changed in many societies. In this context, the use of pilot project activities and its impact on lives of poor women assume significance.

Further, for poor women who are excluded from mainstream resource allocation, often rely on networks of family and friends to manage their workload. So such social resources play a critical part in survival strategies for poor community. It is important to recognize this feature as the group based approach like savings and credit activities often have the potential to foster a sense of collective spirit for the poor women.



2 BONDED LABOUR

2.1 Scope of Problem

When adversity and hardship hits the poor in the form of natural disasters, or failed crops, they are either compelled to migrate elsewhere for the sake of their survival or get into bonded labour arrangement marked by coercion and denial of freedom. Vulnerable and impoverished in every possible way, they often fall prey to the landlords who are always on the lookout for a pool of cheap labour. In the absence of access to institutional credit the poor also are dependent on the landlords for credit. They are promised two meals and shelter, and perhaps a token wage, in return for their hard labour. Entire families fall into the trap, for it seemingly resolves the three immediate requirements – credit, food and shelter.

During such crises, the landlord/employer readily provides her/him a loan, to be returned with interest, over a certain period of time. However, “in most cases it is found that the worker finds it difficult to get out of the indebtedness as the debt clock starts to tick and keeps ticking faster every time a child falls ill, every time a child needs food or when the time approaches to marry a child off”. The loan amounts remain unpaid – for the simple reason that the workers do not have any money to repay – the bulk of their wages are paid in meals and makeshift shelters. At times, children are even pledged as collateral for loans.

2.2 Incidence of Bonded Labour in the Project Area

With growing commercialization of agriculture, changing cropping patterns and vagaries of nature, including drought have all contributed to falling number of days in agriculture sector which currently is less than 100 days of work a year. In such a scenario, poor people largely rely on their own physical labour to earn a living. Thus, Jeetam (bonded labour) is a common phenomenon in the project areas which often acts as the only source of economic security for the poorest households.

According to ASP report (2003), 6.7% (59 out of 889 households) of the vulnerable households are reported to have bonded labour members in the family. While the scheduled caste communities constitute 57% of the project households, they form 88% of bonded labour, showing a much higher proportion of bonded labour among scheduled caste communities in comparison with other vulnerable households. There is a high percentage of indebtedness – with 80% of the project families reported to being indebted. So, average debt per family works out to be a little over Rs 10,000.



3 BONDED LABOUR THROUGH GENDER LENS: KEY FINDINGS

3.1 Credit arrangement vis-à-vis gender of the persons bonded

It is observed that the credit arrangement in bonded labour varies with age and gender of the worker.

- An adult male person is paid an advance of Rs 5,000-7,000 against pledging of one year's labour. They are usually involved in heavy farm based activities with long working hours – sometimes extending from 6 am in the morning till midnight – depending on the urgency of work.
- Women though do not get into a traditional Jeetam arrangement, are also entering into bonded labour situation called *Autocoolie*. It is reported that much smaller sums are transacted in such cases, advance is sometimes as low as Rs 2,000-3,000 for a labour of one year. They are also required to work for minimum 9 hours/day.
- Child labour (male) in some cases is found to be more common than adult bonded labour. It is evident that in poor households, all members are generally involved in informal labour market for the sheer necessity of survival. Children are engaged for livestock rearing with annual payment ranging from Rs 1,000-3,000 with a meal. The children too follow a schedule of 6 AM to 9 PM. Sending female children for jeetam is not a prevalent practice although they are found to be involved in homestead land and grazing animals.

3.2 Submitting to Bondage – Who takes the decision? Why?

As discussed earlier, it is the poverty and its ruthless socio-cultural cycle that leaves the vulnerable section of societies with little choice and no support. In such cases any decision to pledge one's or other's physical labour for remittance is not only difficult but also very complex. In most cases, debt bondage - bondage to repay an advance is transmitted not only from a husband to wife but also from one generation to the next.

However in situations where the family was undergoing severe but sudden crisis in the form of dispossession or loss of asset due to ecological vulnerability decided to send adult male or young boys for jeetam. Such decisions were usually taken by the elders in the family. Although in some cases, as was reported during the field work, adolescent boys of some families in dire straits decided on their own to go into jeetam as a form of survival mechanism. Also in some instances, both parents decided to pledge their male children as collateral for funds to meet emergency needs in the family.

Thus decisions in most cases were taken in its particular social context for varied reasons including food, medicines, agricultural inputs, house construction and dowry.



3.3 Gender based preferences for loan sources

It was evident that for those living on the margins of physical survival, the struggle to stay alive appeared to be an overriding priority. In that context, the preferences often got blurred for loan sources regardless of gender of the loanee. So, in the absence of viable alternative credit, both men and women tended to rely on the informal credit market in the form of moneylenders and landlords besides taking money from friends and neighbours. Also the poor families seldom have any “choice” regarding loan sources as most of the formal channels of credit are virtually closed for them.

The PRA exercise showed that while women depended on moneylenders and informal networks like sangams or neighbours, men tended to rely on commercial outlets like fertilizer shops, which besides supplying them with credit and also provided agricultural inputs. Only a very few families managed to access institutional credit from banks when linked to some government programme like DW CRA, Janmabhoomi.

However, in this context, the critical aspect is to recognize the “gendered space” for mobilizing resources, which is closely related to the ability to source credit. Customary beliefs and practices sanctioned by the norms of religion or community, produce a highly unequal social and economic space. For instance, women’s ability to access resources by selling their labour power could sometimes be limited given their domestic obligation and also as their work is likely to receive much less remuneration than men.

Seasonal migration was a regular feature for men as reported during the field visit while female migration were rare as women typically would have family and reproductive compulsions that restricted their mobility. Although it was reported that some proportions of recent migrants were women but they were deserted or divorced from poor families. Thus the age, gender and marital status have a significant impact in terms of the ability to access credit.

Thus in the ultimate analysis, the ability and the choice to access resources may vary differently for men and women but the difference was not much stark for sourcing bulk loan for immediate purpose.

3.4 Gender-based differences in perception of bonded labour

The generational journey of human indignity that takes its toll from both adults and children alike as bonded labourers is unequivocally condemned by both men and women met during the field visit. For both sexes, this represents the most inhuman way of earning a living and, as such, there were no differences in the perception of bonded labour.

Tummaiya’s story

I am nearly 60...going for jeetam... I had taken a crop loan of Rs 10,000 four years ago...which now has gone up to Rs 40,000... don’t know how? My sons have joined me...last year they had taken each a loan of Rs 5,000 to get dowry for my daughter. I have to work day and night in the farm...digging, ploughing...I am allowed to come home once in a month...that too only for a night.... At my age I find it difficult to work so hard...but... I will have to go on working till I die...!



The family feels that various forms of tacit force are used to make sure the workers in jeetam do not leave. Poverty and potential threats of violence force many to stay with the landlords. Narsamma laments that more than a day's absence brings the employers to the house threatening with dire consequences if her husband does not report back to work.

3.5 Differentiated impact of bondage on boys/men and girls/women

The emerging picture of human indignity aggrieves both men and women - where exploitation and oppression of society's most vulnerable members are rampant despite the provision of all progressive legislation in the constitution. *Vulnerability* as conceptualized by Naila Kabeer (2002)¹, adds a concern with *fluctuation*, particularly downward fluctuations in flows of income, consumption and well-being. So, as might be expected, the implications of such fluctuations are most severe for landless people dependent on agriculture and particularly on women and children. Often children's productive lives are compromised for the larger welfare of the family.

However, it is widely recognized that poverty and vulnerability affect women and men differently and unequally. While men have the freedom to either pledge their labour to the highest bidder or migrate to cities, women are more restricted by social norms. Further, while men are engaged in jeetam, women are found to be still working and performing many unpaid chores in the families where their husbands and sons are working as bonded labourers.

Moreover, women sometimes had also to service the old debts taken by the male member in the family. The following account illustrated the tragic situation in which women could find themselves:

Satyamma was an agriculture wage labourer. She had four sons who were initially sent to school. But as life became tougher with her husband falling ill, she sent her eldest son for jeetam. Besides the advance of Rs 3000 taken from the landlord, they had an additional debt burden of Rs 20000. However, her son was soon rehabilitated by ASP and put in BEC but the burden of repayment fell on Satyamma. She was now going as an autocolie...!

She felt that life for women was going to get worse as landlords were skeptical of taking child labours as both the government and NGOs had become alert to the sensitivity of the problem, so more and more women were likely to get under contract labour system.

Likewise, Anjamma – who became a bonded labour after her husband's death – finds life unbearable. She said:

My husband was a bonded labour...I became a bonded labour after my husband's death. I have to work from the crack of dawn to dusk. Often I have to go back late in the evening - especially during festivals and ceremonies for washing and cleaning. I barely manage to come back home for an hour in the evening to cook for my children. I find life more difficult than that of men as I have the triple burden of working in the farm, landlord's house as well as my own home.

¹ ODI: Safety nets and opportunity ladders – addressing vulnerability and enhancing productivity in south Asia, 2002



Further, as the person in bondage is not paid any daily wages, the responsibility of meeting the family's consumption needs ultimately falls on women – placing an extra burden. Often, unable to meet the needs, they end up taking additional loans from the same employer for emergency purposes. Thus, such labour relationships put the family into a cycle of exploitative debt.

3.6 Sexual exploitation for women in bonded labour

There was no reported incidence of sexual harassment by the employer to women who were bonded. Although sexual harassment by the employers is commonly widespread yet it remains a tabooed subject therefore not often reported. Further, incidence of violence, particularly information about sexual violence at workplace is extremely sensitive and therefore difficult to collect. Although the researcher tried to find out about number of suicides, sexual assaults or unnatural deaths of women in the study areas, but such information was not immediately available.

Although no actual cases of sexual harassment were reported, some women complained of verbal abuse and aggressive behaviour from their landlords. More than the abusive language it was the indignity faced in the form of caste discrimination which was most distressing. For instance, they were always called by their caste name and not by their family name. There were also no cases of undue favour, but they lived on psychological stress till the advance was paid off.

Certainly there is some unsaid and anecdotal evidence to suggest that women's experience of personal insecurity differs significantly from that of men, a situation that needs to be given special recognition by the project.

3.7 Linkages of bonded labour with marital status of women and their sons

Bondage implies economic hardships, which was bound to have effect on every member of the household. However, as reported, the effect of bondage was most severe in cases of married women as they have to take care of their entire family. Also the children had to bear the brunt of it: pulled out of the schools, they had either to work at home or go for jeetam.

As reported, the plight of single women was also quite pathetic. Faced with acute levels of deprivation combined with greater likelihood of social exclusion, they sometimes migrated to cities as domestic workers or for work in road construction.

Although the situation in the project areas of elderly women – specially mothers-in-law – was reported to be a little better, as they were often spared of this ignominy, in general it was believed that old age was emerging as an indicator of vulnerability. Particularly the older widows had a tough time as they were viewed as burdens for not being able to be gainfully employed. Therefore it was not uncommon to find that they had to go as bonded labour to supplement family income.

Ramamma, moved in with her brother after her husband's death. She was going for Autocoolie after her husband's death to service his debt. But due to her failing health, she had to leave. Since she did not have any children no replacement could be arranged to work in landlord's farm. So, she had to take a huge loan from the market to pay her debt. Her life at brother's house was not easy as her brother resented the burden of taking her responsibility and especially since she was not an earning member. After joining sangam she had taken a loan for buying cow which she gave to her brother which provided gave her a temporary relief. According to her, old age was the worst curse and she was not sure how long will it be before she is sent as bonded labour...



3.8 Signs of women relapsing into bondage since start of the project

There is no evidence yet of women relapsing into bondage since the start of the project. However, some of the families visited were found to be in the borderline as their livelihoods were quite precarious and any downward slide in the event of a crisis may push them into a bondage situation². According to Vasavi (1999) “*hunger humbles the proud but it makes the already poor destitute*”.

3.9 Inclination to send daughters into bondage more than sons

The study observed that only sons were preferred for bondage, not daughters. Due to economic hardships, girls were often pulled out of schools to supplement family income through agricultural wage labour, but were never sent for jeetam.

3.10 Perception of men and women in combating bonded labour

The history of the different social groups in India is complex and divisions across caste and class lines are deeply entrenched. The human rights issues relating to bondage in society are related to landlessness, unemployment and underemployment together with increasing poverty and inequality, which have led to increased levels of oppression of certain sections of the population.

Thus both men and women involved in jeetam are determined to fight the menace of bondage. The following strategies were discussed:

- Organizing at the village level is most critical as the leadership has to emerge from the grassroots to pull up the more vulnerable people.
- Formation of sangam has been a good strategy and, according to men, they would also need to organize into sangams.
- Together with community mobilization, they feel that viable income generating programmes need to be explored.
- For that, they need support from organizations like ASP to not only build their capacities but also facilitate market linkages.
- Given the agrarian base of their societies, what is most critical is for the government to strengthen the agricultural infrastructure like provide irrigation facilities or build check dams, and also to provide subsidized credit.

As the women and men in the village Lakhanpur said:

What life are we leading...can you call it a life...? No respect...no dignity...everyday violence and abuse have robbed us of dignity.... We are scared to dream....but at any cost...we have to fight together to abolish jeetam...

Reflections

Understanding vulnerability with a gender lens

Clearly the issues related to bonded labour is quite complex and within that to understand the gender dynamics is even more challenging. Although women's interests

² This aspect is discussed in detail in the section on Impact of the project (see page 20)



tend to be linked with the family's (mis) fortunes and in that they are likely to experience poverty processes in much the same way, but the impact of poverty is felt differently by women

Women's work is less valued and less paid. Even if bondage is mainly a decision taken by men directly affecting men and boys, women and girls also suffer from the indirect burden of bondage by having to cope with an increased productive burden to support the family.

Therefore, a gender perspective signals the need for disaggregation of information and strategies, in order to ensure an equitable outcome at the level of household. It also indicates a need to address qualitative dimensions - self esteem, autonomy and participation.

Understanding the Policy Framework

Despite progressive legislation, the problems of poverty in the south Asian context are generally not associated only with unemployment. It is evident from the findings discussed above that in the absence of proper safety nets, the poor people are generally engaged in diverse forms of livelihood activities. However, the problems reflect the nature of the activities that the poor and particularly the women are engaged in. Those who lack assets and social networks are likely to be found in the worst paid and often bonded situation in the labour markets.

So to understand how social differences and inequalities through institutions are producing, reinforcing and perpetuating the phenomenon of bonded labour, we have to:

- Move beyond the (official) ideology and scrutinize the actual rules and practices of dominant institutions
- Pay attention to the interactions between institutions. For instance, an NGO cannot make significant impact against bonded labour without looking at the overall picture. Therefore, in making an intervention, the NGO will need to know what state policies are, who sets the agenda, where it aims to work, for whom, and so on.

However, this does not mean that Institutions are static and that they never change. Institutions change all the time in order to re-create themselves. These changes are brought about through the practices of different institutional actors, through the processes of bargaining and negotiation. Institutions can be transformed if a large proportion of those whose interests are at stake challenge the existing norms and practices.

Thus, to arrive at any understanding of the complexities involved in bonded labour, it is essential to understand the vulnerability context in which assets exist (the trends, shocks and local cultural practices that affect livelihood). It is also vital to understand the structures (organizations, from layers of government through to the market/private sector in all its guises) and processes (policies, laws, incentives) which define people's vulnerability³.

³ Adapted from sustainable rural livelihood, DFID 1998



4 PROJECT IMPACT

The preceding discussions illustrate the fact that bonded labour is made of a complex web of relations that may not necessarily be exclusively financial. Therefore the project is looking at critical issues of rights and access for the most vulnerable sections. Various processes have been initiated to respond to the needs of hardcore poor families.

The project period of one year is too short a time to analyse the impact. In development terms, impact typically means providing evidence that a particular programme has brought about sustainable improvement in the environment of a large number of targeted beneficiaries over a period of time. Since the duration of project is rather short for any impact analysis the research has concentrated in capturing the processes/issues and outcomes (wherever possible in exploring and understanding the gender dimension in the project.

The aim of what follows is to highlight the key principles of gender analysis, the main areas of contention and some of the questions which need to be asked in order for the project to clarify its position.

4.1 Use of Project Activities

4.1.1 Decision making within the household with regard to involvement in the project

“My husband knows what’s best for me...”

“In our societies, men are the masters...”

Such statements were not exceptions but rather the rules. These reflect deeply embedded values where women’s status is subsumed under socially ascribed relations associated with marriage, family and kinship. In patriarchal societies in south Asian context, men as the head of the households generally take most of the decisions on behalf of women.

Therefore it was not surprising to note that in all cases it was a joint decision made in most families, even while the programme targeted only women. It was not problematic if joint household decision making was equitable, however, where men and women were not in the same level, the issue of decision making became complex. Further, it was not clear if men took decision with an objective of increasing women’s ability to contribute to household livelihoods and together work for positive change.

In the case of single women, the mother in laws seemed to be the prime decision makers. Further, the ASP staff at the start of the project sought men’s involvement and commitment to ensure women’s involvement in the project, which helped in



reducing scope for further disagreement.

4.1.2 Male Attitudes to women's participation

Both men and women in the families largely took the decisions, therefore, men in general were not obstructive to women's involvement in the project. As one said quite pragmatically, "*while we don't get any support from men but atleast they are not stopping us!*".

It was evident during the field visits that attitudes of men and in-laws were also associated with increasing expectations for the woman to bring home an easy "loan", earn income and all this without questioning her traditional domestic role.

Most of the women pointed out that men largely had no problems as long as the housework was taken care of. So, they tried to ensure all the domestic chores were completed before coming for sangam meetings. That gender division of labour was so sacrosanct could be illustrated by the following cases:

Sardamma a member of Adarsh group in chengumal village was in a hurry to leave the sangam meeting. She had sneaked in briefly to deposit her savings while her husband was out grazing cattle. Being the second wife she had greater family responsibilities, so her husband was resistant to her idea of joining the sangam. Besides she also had to work in the field with her husband. As she said, "I am scared...if my husband gets to know of my continued engagement, he will kill me...!"

Jangamma, a drop out in Umenthal village was forced to leave the sangam as her husband had physically threatened her. Apparently, she was not there to serve him dinner one evening as she was delayed in the meeting. Her husband went to the meeting, abused all the members and forced his wife to leave sangam. When talked to the husband, he justified his behaviour by saying that a woman's primary duty is to look after the welfare of the family and that he was not going to tolerate if it was being compromised upon. Jangamma misses sangam and remarked wistfully, my life is not mine...I have to obey my husband!

4.1.3 Women's attitudes to men's current or potential involvement

It is necessary to recognize that the while division of labour assigns different tasks and responsibilities to men and women, it also makes it essential for them to engage in relationships of cooperation. Thus women in the project wanted their husband's involvement in the sangam as it granted certain "legitimacy" to their involvement. Having enlisted the male support helped women to carry out the sangam activities.

4.1.4 Who saves? Where do savings come from?

Women were the primary actors in savings. They have always known to save resources on their own for the family's well being. Considerable ingenuity and efforts were spent by women to stretch out the meager resources available to the household since most of the households were so insecure about where the next meal was going to come from. Also in some cases, women had to take extra precautions to keep the money from the hands of men. Therefore, it was a mix of sources and strategies that helped women to keep some money aside for savings.



- The preference ranking showed that all the women respondents saved from the wages received as agriculture labour and also from the sale of harvest.
- Increasingly women were found to be also conscious of cutting down on personal expenses like coconut oil, soaps, alcohol consumption etc.
- However, what was more significant was 6 women talked of reducing the amount of food and number of meals consumed daily. Although the number was small but it could have damaging repercussions as poor women in any case have had a legacy of poor dietary intake.
- In contrast, there was no direct or visible evidence of men cutting down on unwanted expenses on alcohol, tobacco, cinemas etc. On the contrary they continued to freely visit teashops, village bars, cinema theatres and social gatherings without any restraint.

4.1.5 Women's main interest for savings - the interests similar to those of men?

It was clear that women perceived "savings" as an important product. Having been excluded by the formal sector savings and credit programme because of gender discrimination, they were now clearly very proud of sangam and specially having an independent easy access to savings like anyone else. Most importantly, it was "their own money" to which they could stake claims.

- The main purpose of savings for women was family welfare as reported by all the respondents. Savings acted as a safety net in smoothing the household consumption needs as well as decreasing vulnerability to crises including expenses on health care.
- In the medium term, savings also enabled them to explore investment opportunity – grocery shop, dairy etc.
- Men perceived "savings" as women's work basically an extension of their role as manager of household budget. For the men, savings was a stepping stone to access credit, however they did not want to burden themselves with the task of savings mobilization. While in principle, the interests of both men and women for savings were similar yet in practice men seldom took initiative to save on their own.

4.1.6 The decision making in the household to take loan

The decision in most cases seemed to have been taken jointly by women and men. As one woman said, "*we take joint decision on loan so that men also feel equally responsible for repayment*". Single women were the only exceptions where they solely made decisions. However, in some cases, it was also not uncommon to find the men taking the primary decision without women even knowing about it.

Dasaratha – husband of Megawaala – a member of Janachetna group in Narayanpur, came to the group meeting blatantly demanding loan for his business. Interestingly his wife was not present in the meeting and when asked about her absence, he said, "*she has got nothing to do with the loan...she does not even know...in any case she does not understand money or finance...it's my job...and my decision...!*"



Photo: ©Parthiv Shah/CMAC

In the case of single women as they themselves took decisions it was however not very simple. Being single, they were more vulnerable to social norms and attitudes than the other women. Naseem, who had taken an IGP loan to start a petty grocery store in Chengomal village found life extremely difficult. She narrated the following account:

After my husband died I decided to support myself and my children without taking any help from my in-laws...so, I decided to take a loan to start something on my own...but you know it is not easy for a widow to aspire for self sufficiency as the community people are always casting aspersions...although I have no one to whom I am accountable to but the people specially my in laws are very disapproving of my [independent] decisions and are constantly abusing and insulting me...I am under severe physical and emotional stress...I feel those families where joint decisions are taken are better off as they have each other's support which is not there in my case...

4.1.7 The main interest of women for taking a loan - interests similar to those of men

Women appeared to rely on internal group loan essentially for family's well being - buying books and uniforms for children, medical expenses, grocery and food items etc. The IGP loan was essentially used to smoothing out gaps between income and expenditure by initiating new livelihood activities or strengthening the existing ones.

- Most took loan to buy agricultural inputs – seeds, fertilizers etc
- Those who were involved in dairy and poultry activities used the loan amount to add more buffaloes, goats or chickens to their home based enterprises.
- A few had taken loan for starting petty shops
- In one of the groups (Sultanpur) it was observed that most women had taken loans for their husbands – mainly for auto repair. It obviously was an atypical case as it was not a common trend among other groups visited by the researcher.



4.1.8 Main criteria for women taking a loan

Women's main criteria for taking productive loan is basically dictated by their concern for family's welfare. Children's education was the prime consideration as mentioned by most respondents along with collecting dowry for girls. Given their limited mobility they were more interested in exploring avenues in home based livelihood activities. That also allowed them the flexibility to carry on the household chores without much hindrance.

4.1.9 Use of loans directed into joint, male-headed business or women headed business

As discussed earlier, the loans were used mainly for the purposes of joint business activities – agriculture or animal husbandry. Only in few cases, loans were used exclusively for male (auto repair) or female headed business (in the case of single women)

4.1.10 Criteria of division of labour in case of joint business

The criteria used by the researcher to discuss the division of labour in business were *lack of mobility, household responsibilities, lack of physical stamina and socio-cultural norms*.

Most of the respondents believed that lack of physical strength combined with socio-cultural norms were the main basis for division of labour. Household responsibilities and limited mobility were also associated with culture and tradition. It was clear that the society at large imposed certain norms of behaviors and perceptions of value of what women should do.

Therefore, women typically were involved in the low end of the back breaking “female chores” – cleaning, washing, milking, collecting fodder for animals, while men were responsible for selling milk. The same pattern was visible in agriculture where women were involved in weeding, sowing, transplanting and men doing ploughing. They were basically engaged as unpaid family workers with little benefit.

The responsibility for domestic chores was closely associated with the tasks that women were involved in such productive activities – largely in the realm of human care and maintenance. It brings out the point “that women's unpaid and unacknowledged domestic chores represent a prior set of demands on their labour time” (Kabeer 1994)⁴.

The community members (both men and women) largely believed in men's claim of their greater physical strength and considered women as physically a weaker sex. The researcher tried to contest the claim by citing numerous examples of women's equal strength but since the discourse on physical strength was so colored by socio-cultural norms that it was difficult to demystify. Incidentally the market also used the same stereotype in justifying wage discrimination between men and women.

⁴ Kabeer N reversed realities, Kali for women, 1994



4.1.11 Negotiation by women in taking loan for a male-headed business

The women who had availed of loan for their husbands unanimously felt that:

- Their overall status in the household improved as they brought home “loan”
- Handing over loans to men helped in securing family stability by increasing men’s ability to contribute towards household livelihoods.

Sadguna had taken a loan from sangam to help her husband buy an auto rickshaw. Her husband was very happy to have got the timely loan. Sadguna felt that his attitude also changed for better towards her after he bought the auto. For instance he seemed to be more understanding of her sangam activities and less dismissive as he was earlier.

Interestingly, in attempting to “buy peace” for the family, women in certain sense were addressing their immediate practical needs. Burdened already with meeting household requirements like food, water, health care etc, they felt men might lessen the burden by smoothing out consumption and expenses needs, therefore encouraged men to set up their own business. However, that did little to challenge women’s subordinate position. However, it was problematic to support the notion of men being the sole breadwinner in the family.

4.1.12 Source of repayment from the business or other sources

It was not easy to get a clear response, as the poor households had to explore multiple sources before the loan could be repaid. The sources listed included income generating activities, agriculture labour, moneylender, friends and relatives, mortgage of jewellery or household items.

Most women tended to pay off loan from the business and agriculture labours. Taking money from friends and relatives ranked next followed by moneylenders. Only a few talked of mortgage of jewellery or women’s personal belonging. However, loan repayment in the project appeared to be a contentious issue cutting across all the groups. specially in families, where men were unemployed, tension mounted as there was insufficient money for repayment. The loanees felt that *ASP hounded them like moneylenders*, in terms of following up of repayment.

Even in cases where women were earning independent income they had very little to spare for repayment. In such instances, to get help financial help from her husband dependent on the quality of her relationship with him. As Mayoux (1997) writes “in this way social norms operate in ways that leave her vulnerable in such a relationship, rather than in one where she has socially sanctioned rights to claim money for repayment”.

A group member had taken a loan for house construction on behest of her husband. While she was not too convinced about the productivity of such a loan because it was well known that the government bureaucracy usually took enormous amount of time for sanctioning funds under its housing scheme. The group for failing to repay the installment continued to holler her. Eventually they called for the husband demanding loan repayment, as he was the one who came to take the loan in the first place. The husband absolved himself of any responsibility since the loan was in his wife’s name, so it was left for the wife to take a loan from the market to make the first installment.



Further, one of the role plays used with two groups highlighted the vulnerability of women vis-à-vis the pressure of repayment. During crisis time, it was a woman's jewellery or household utensils, which were likely to be sold off first and also she had to cut back on her food consumption to allow more food for the other members, particularly for elderly and adult men. Further, the nutrition status within the household indicated that distribution of resources depended on individual's position in hierarchies of gender and age.

4.1.13 Alternative sources of credit for men - are women involved in the decision making on the use of these loans?

85% of the male respondents were sourcing loans from the markets – mainly for agricultural inputs.

- It was commonly felt that loan amount from sangams were not available on time, due to unpredictable delays they had to rely on the market
- The amount of loans was not always sufficient to meet the farm requirements
- So far as the loans were for agriculture purpose, both men and women were jointly involved in farm investment and use.

5% men had taken loans for their petty trade – mainly auto repair, selling metal scraps from the moneylender and shopkeepers. They too felt that the credit available from the sangams were often insufficient to set up enterprises or to expand their business. Therefore, moneylenders and shopkeepers were critical actors. However when asked the women about decision making of the use of loans, it was clear that sometimes they did not even know that their husbands had taken loan from the market. Clearly in such cases the decision making for the loan received by men was too obscure an idea for women.

Partamma – a group leader in Rakamchalla – confessed that while she vaguely was aware of the fact that her husband had taken loan from the money lender but she had no idea on the amount taken and the purpose for which it was used. When asked about the reason for her seemingly disinterest, she remarked, *“it is his business...if he wanted me to know, he would have told me...if he wanted to help in household expenses, he would have given me some money...clearly it is none of my concern”!*

The rest 10% had taken no fresh loans since the start of the project. This was not to suggest that they had no need for loan but due to high market rate of interest rate they relied on agricultural wage labour. Incidentally those respondents were also landless, so there was no direct need for farm investment.

4.1.14 'Gendered' impact of the project

To assess the impact resulting from the project so far, the following indicators were used:

- Attending public/village meetings
- Meeting government officials or panchayat members
- Reduced workload



- Better health
- Regular availability of food
- Children going to school – no drop outs of male and female children
- Better access to information

It was difficult to assess the actual impact given the fact that it's only been a year since the project started. However, what was most significant was as revealed by the PRA exercise that children's well being in terms of their continued education. 90% of the women respondents felt very strongly about their children's education and tried their utmost to ensure the continuity. Drop outs reported only from 10% where the incidence of poverty and bonded labour were severe. There was no gender discrimination in sending children to schools.

Better health was also associated with the children's well being. There was no marked change otherwise in the family's health status.

Food availability all through the year was not ensured. For the landed families, it depended on adequate rainfall and good harvest while for the landless the number of workdays available for labour work. Since that was also dependent on the vagaries of nature, it was difficult to determine. There was no immediate change in the pattern of food security.

Workload for women had increased manifold since the start of the project. Since there was a prescribed gender division of labour, women ended up doing both productive and reproductive work along with sangam activities, which included attending regular meetings.

Women's participation in village meetings was limited. They seldom attended the gram sabhas. Typically only men went to meet the officials. With the exception of a few women – only BoD members/office bearers – the rest had no interaction with the outside world. The BoDs had opportunities to interact sometimes with the officials. Likewise access to information was found to be very weak. Neither the NGO nor the government extension workers did anything in providing relevant information.

4.1.15 Impact on family's ability to send children to schools

Women ensured that children in most cases continued with schools despite facing economic hardships, and there was also no reported discrimination between girls and boys. However, in villages where bonded labour was severe, the children were pulled out of schools to supplement family income.

4.1.16 Gender bias in the project support for children

The Bridge Education Centres (BECs) were set up to rehabilitate the child labour and mainstream them into formal schools. Of the 200 boys and girls identified in the first year of BEC's programme, 96 children were already mainstreamed into formal schools of which about 40% were girls. Evidently, there was no bias towards boys.

4.1.17 Decision making in the use of the business profit

The respondents selected for the research study had been through only one loan cycle so profit calculation was difficult at that stage. Also the nature of IGPs were



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Photo: ©Parthiv Shah/CMAC

such that there was hardly any profit accrual. However, for all practical purposes as men were the deciding authorities as well as acting as financial controllers they no doubt would have the final say in use of profit if and when it accrued. Only single women by default had the right to decide the use of business profit.



5 LONGITUDINAL ANALYSIS/TRENDS

5.1 Impact of the project on food security for women

Given the precarious nature of livelihood in the project areas, food security was a critical issue of concern. Gender was an important indicator within the context of inequities in the intra household distribution of resources where women suffered food and nutrition deprivation to a greater extent than men within household. In any case, the poor seldom could afford more than two meals a day; so, women in those situations had to satisfy themselves with perhaps one meal a day or even go without food. As Narsamma narrated her life:

It is very difficult... my husband does not work ...we get work only 3 months/year...so we are constantly in search of wage labour... I get paid only Rs 20... ...so myself and sons are struggling...when there is no work we have to go without food...but I make sure that there my husband and sons have atleast one meal...it is ok for me to go without food...women have the inborn capacity to withstand hunger...

Moreover, in the face of repayment pressure some women were forced to cut down expenses on their already frugal meal. The disparity as reported was not only in terms of the amount of food served to male and female members but also the accompanying items such as vegetables or meat dish that the men and the elderly members enjoyed. As one woman justified it by stating that, *men work harder than us...so they need to eat more...!*

Although this was reported by only 6 women, yet the trend was more disturbing than the actual number of women following such austerity drive. Since the pressure of loan repayment was felt acutely by everyone, the possibility of sliding into such a situation may not be too distant an idea. Otherwise the status of food security has been more or less the same for most of other women respondents since the start of the project.

Thus the project has to take cognizance of the fact that increased food security by way of improved delivery of micro-finance in the household does not ensure that women necessarily benefit from it.

5.2 Impact of savings on the intra household gender relationship

Savings programme had certainly brought about a general improvement in attitudes to women's role in the household. As felt by all the women, that affinity with sangam had given them a distinct sense of self esteem and a sense of belonging vis-à-vis the extended family. It was quite a significant transition for women members who were



earlier depended on money lender but now from their own money they were able to meet their household needs which in turn instilled in them a sense of achievement vis-à-vis the family.

As one said gleefully, “my mother in law now makes tea for me when I get back from sangam meeting...!” It was also encouraging to observe that in some occasions, husbands of some group members serving food to children if the women were delayed in sangam meetings. Small changes in attitudes could prove to be significant in the long run.

However, there was also a danger of assuming that saving was solely a woman’s business and therefore all the household consumption matters rested with women without disturbing the gender status quo in the family. Secondly, it could also potentially not only absolve men of direct household responsibilities since women now had their own secure nest but also put additional burden on women to save from their meager resources. The following account illustrated the case in point

Narsamma carried the responsibility of all 4 members in her family – husband, son, daughter in law and grandson. She works as an agricultural labour earning a pittance. Her son also went for work as and when it was available. He did not like working as agricultural labour. Her husband earlier was a bonded labour but now was a free man. So, he was not interested in any labour work, thus stayed at home. Moreover since she joined sangam, the men were under no pressure to earn their livelihood as they felt that sangam was there to take care of their needs. So, Narsamma had a tough time scrimping and trying to save some money every month on her own while subsidizing the other members of the household including paying for husband’s cigarette and alcohol.

Thus the project has to take note of gender relations within the household while targeting MF programme for women.

5.3 Impact of project on public participation of women

There has been no marked change for most women in terms of increase in public participation with the exception of group leaders and BoD members. The office bearers periodically attended training and had exposure visits to MACs. For the general members the work pressure combined with the socio-cultural norms restricted their involvement.

Even for the ones who managed to get a wider exposure, they had a very limited public presence. It’s also been only a year since the project started, so ASP was still mentoring them in terms of public dealings. Their mobilization capacity was yet to be tested. The only change was that they were atleast approaching government institutions or banks with the ASP staff. As one BoD said, *we do not participate in public for the fear of being ridiculed...give us some more time...we will teach everyone about benefits of sangam.*

5.4 Impact on mobility of women

The mobility for the sangam members was slowly increasing as they were occasionally attending meetings in other villages with other groups. Although it was not easy for



women to go outside their village without the men but gradually they were negotiating space for the extended mobility.

The new found freedom certainly came with a price as they had to complete all the household and other chores before they were allowed to go anywhere. It had to be recognized that women themselves were the most effective change agents for themselves and used various strategies to get their way around. As Partamma candidly remarked when asked if her husband was offended if she ever reached late from BoD meeting (usually held in ASP project office):

I put the blame on my husband...since he was the one who had asked me to join the sangam...so he should have known about these meetings...ultimately it was his decision...so, why should he get angry with me...? In any case I like going out for meetings and learning new things..."

Likewise, Ranjamma felt:

Earlier, we did not step out of our village...I used to go with my husband occasionally to town shopping or to go to the hospital...my husband never even allowed me to go to town with other women...but now he has changed...though reluctant at first but now he allows me to go for meeting with other members...now I too feel confident and waiting for the day when I can go on my own....

Thus, in general there was a marginal shift in terms of women's increasing mobility as compared to the period before the project.

5.5 Impact of women as decision makers within the households

- Decision making in terms of use of money was fairly limited as men continued to control the purse strings even where the women were earning independent income. The only difference was that women were now "informed" by their husbands about the decision taken by the elders at the family level.
- Matters related to marriage were exclusively women's affairs where the senior women members like mother in law and sister in laws played critical role. Issues on dowry were discussed with men but the decisions were taken by women only
- In matters of children's education or health, the mothers had the final authority. Also it must be noted that those were also non-contentious areas where men had no qualms of sharing or surrendered their authority since it did not threaten the status quo.

Therefore women in general perceived gradual shift in male attitude and behavior in terms of including women since the start of the project even while women were still denied of any control over resources.

5.6 Impact of the project decision making in their communities

Women's participation in real terms as the study observed was fairly restricted in community affairs as they had no role in decision making. So, the project so far has made no impact in this direction.



Monthly Meetings. ©ILO

5.7 Impact on workload for women

It was unanimously felt by all women that workload had certainly increased over time. Women had to take out additional time for sangam meetings besides being already involved in housework and on farm and off farm activities. Some even complained that in the absence of supportive environment, particularly of changes in gender division of labour, they had greater workload since the start of the project, which was beginning to have adverse effect on their health. Daughters and daughter-in-laws frequently had to bear the brunt of sharing the workload.

However in one or two cases, the women discussed the changing role of men in the housework especially on the days that they got held up with sangam work. Neelamma was very proud of her husband who was always helping her with housework. They were both aged, children were settled in cities so they only had each other to depend on. She said:

My husband was not so helpful earlier...my sons too never helped me...my daughter was interested in studies, so I discouraged her from doing housework...today she is a nurse in Hyderabad...both my sons also got employment in town...I am the group leader...I have lots of work...so my husband shares the workload at home...he even helps me in sangam work...motivates other women to join...I feel proud!

Therefore, it cannot be assumed that men universally promote gender inequality and that all men wanted their wives or daughters to remain subservient. The gender division of labour has been so well entrenched within the social fabric that sometimes it is difficult for both women and men to break the barrier. Also as Mayoux writes (2002)⁵:

⁵ Lemire, Pearson et al (ed): women and credit, BERG 2002



“It requires change in women’s attitudes to be prepared to take on responsibility and develop themselves in ways which they may not previously have thought of... women may be the most active ones in censoring women who oppose cultural tradition and break established norms of female modesty and respectability.”

5.8 Impact of male contribution to the household income in real terms

The issues related to finance were not easy to explore, as there is hardly any society where people will readily discuss their financial affairs and strategies with relative strangers. Further as both the husband and wife earned income, it proved to be very hard to quantify the size of the contribution of men because there was a strong tendency among both men and women to disqualify the income earning activities of wife as just helping the husband. Since men in any case earned (Rs 50) more than the women (Rs 25), their contribution was perceived to be more than the women

In principle the household budget was divided into two kinds of money. The main was the money for household expenses, which included food, grocery, books, and medicines and so on – basically to cover the daily expenses. That was joint money where both men and women contributed, which included the returns (if any) from the business. The wife controlled the money used for daily expenses while some husbands kept an eye on how was she spending.

The husband usually gave her a part of his income, keeping some amount for his personal expenses like cigarettes, snack or alcohol etc. according to the women, occasionally they tried to save some small money out of that thereby expanding their own financial room for manoeuvre. Some even lightly remarked that money was the basis for frequent quarrels between husband and wife.

It must be noted that the money coming from IGP loan were not distinct from the money used for daily expenses. The second kind was the “big money” – that was used for marriage or investment in terms of purchasing a milch animal, or a cycle, wrist watch and so on. It was more of notional money than something that was available in any tangible form. However, it was the responsibility of the husbands to mobilize funds for big expenditure so he was also controlling it.

In reality, expenses did not tally with the income. When for one reason or another, it was not possible to mobilize one’s own resources, the only solution was to borrow. In that context, it was difficult to determine the exact size of the money that each person was spending. Further, given the fact that various members of the household were positioned differently in the financial negotiation process, as they had different objectives, the question of men’s actual contribution goes beyond the scope of the study.

The danger of men assuming that their wives by virtue of increased social standing could take care of themselves needs to be tested further in a more longitudinal analysis. The project planners need to bear in mind that there are strong evidences from other microfinance experiences that suggest that savings’ programme may decrease men’s sense of responsibility and increase pressure on women to mobilize resources. There were cases where men used women to access loans, created debt in their names, made them very vulnerable often leading to marital breakdown. (See Mayoux 2001, Goetz and sen Gupta 1996).



Micro Entrepreneurship Training for vulnerable families. ©ILO

5.9 Impact on asset building for women and men

To assess the impact in terms of asset building at this stage was premature as the families met during the field visit had just used one loan cycle where the return was often not enough to invest in any asset building. There were some isolated cases where women reported to have purchased silver anklets but it was not clear if that could be contributed directly to the project.

However, as observed during the field visit, in situations of crisis it was women's assets in the form of jewellery like silver ear rings or heavy brass pots that was likely to be mortgaged as against men's personal belongings like a wrist watch or a cycle.

5.10 Impact of the project on social recognition at the family level

The project has certainly contributed to women's enhanced status in the family. As reported the women themselves value the identity as a sangam members as they were being now perceived as making visible contribution to general well being of the family, gaining thereby a greater confidence and self worth.

5.11 Impact of the project on social recognition at the community level

"We have become the moneylenders in our village but with a different heart..." said the sangam members in Umenthal. There was a perceptible change in community's attitude towards the group members as they were helping families in distress with financial assistance. Those families in turn were quite grateful such timely help and were always ready to provide help in any matter or practical support in case that was needed.

Besides financial assistance, some groups were also engaged in resolving personal and social issues in the community – particularly related to violence, extra marital relationship and alcoholism. Even elderly men in the communities sometimes consulted them.

It must be noted that it was not a general pattern found across all the groups visited but only a very few. Also these were the groups active in Functional Literacy Centres (FLCs), hence they were much ahead of other women in terms of understanding rights and responsibilities. The project should encourage other groups to actively participate in FLCs.

5.12 Impact of the project on social recognition from employers

By and large women were feeling a difference in employer's attitude. It was also due to the fact than women themselves were now more aware of their social and economic



rights and most importantly they believed that change was possible. In the face of this emerging consciousness the employers were more cautious and careful in dealing with sangam women. As one woman lightly said, “they are scared of us...”.

On a more serious note, the change in employer’s attitude could be gauged by the following account by a group:

Earlier we never revolted...got no respect either...as bonded labour women were pledged for very small sum...had no freedom...but landlord was the only source of security...worked for 24 hours...it was a psychological stress...also faced severe indignity in the form of caste discrimination...

It is changing now...after joining sangam, we are questioning the age old tradition...so they (landlords) had to change...now we can go inside their house...they now call us by our first name and that too with respect (adding amma after their names)...and not by our caste name which was so dehumanizing experience...wages have also increased from Rs 10-20...with time the relationship will even get better...

5.13 Impact of the project on dowry

This was one area where the project had made no dent so far. Dowry while recognized was a social evil, continued unabated as far as taking and giving are concerned. Regardless of the fact that most of the families had huge debts in the market they carried on the burden, in the name of social custom! As one woman in parigi said: *dowry is a custom...we can not do away with it...even a labourer demands a motor cycle...what to do?* Likewise, the dowry for sons was also extracted with equal vengeance.

5.14 Impact on the project on ceremonial expenses

There was no reported change in expenses incurred during ceremony as a result of the project intervention. Those expenses were based on the financial status of the family. Ceremonies like birth of a child, marriage, death besides religious festivals, were very common as well as considered as community affairs. So each family was also expected to reciprocate when it came to their turn.

When discussed about the ceremonial expenses in terms of leakage in the savings programme, it was told that the ceremonies were important events that tied the community together into a social unit. Like any other unit it needed reinforcement and had to be nurtured as it fostered a sense of strong sense of social belonging. Besides, it also enhanced their status in the community and increased bonding with one another.

5.15 Impact of the project on schooling of (girl) children

The education of children had become a common theme with everyone. As sangam had opened possible new windows of opportunity for the women, the mothers hoped and aspired for a better life for their children. One mother’s comment in that context was telling, she explained, *“I want my children to acquire knowledge skills so that they can improve not only their lives but our lives also”*

It was indeed an encouraging trend and a significant impact made by the project. Gender discrimination in school education was not evident but generally girls did not



study beyond secondary level. What was perhaps most interesting was the parental interest in continuing with their children's education despite being non-literate themselves.

5.16 Control over household income

Women by virtue of being the manager of the household budget, were always likely to be more prudent than their husbands. Also being part of sangam where a compulsory saving was the norm, it was typical for them to look for ways and means to save. As some women felt that if the husband was willing to contribute a substantial amount, then the wife had sufficient financial space to determine how much she could spend and how much could be saved. But if the husband was not willing, she was forced to look for other solutions including "cheating" her husband.

It must be recognized that allocation of money within the household was always a subject to a continuous negotiation process. So, more than before women were busy in trying to save some money from the household income while at the same time balancing the budget with the family needs.

5.17 Impact of the project on domestic violence

That violence is closely related to many microfinance initiatives has been indicated by various studies. But, incidence of violence, particularly domestic violence is an extremely sensitive matter, thus difficult to discuss. Violence was barely touched upon during the group exercise, but they were repeatedly referred to in the personal interviews and conversations with women. The deep rooted beliefs about the sanctity of domestic sphere, where it was natural for women to be beaten was largely characterized by silence. Further women were also reluctant to discuss as it was associated with family honour.

Since violence was so deep-rooted in a patriarchal society, it was difficult to assess if it had increased after the project. A few comments like *My husband will kill me if he ever gets to know I have come for sangam meetings...or...it's the right of the husband to beat his wife...* (in the context where women were asserting themselves), indicated the patterns of violence. Also a role-play (as part of the PRA tools) suggested that violence was not uncommon especially when the woman had no money to pay back her loan installment.

So, it is important for the project to understand the gender-based vulnerabilities relating to women's security and autonomy issues. The project should help in breaking the culture of silence. Sometimes sharing of experiences would certainly help women to come forward and explore ways in which these situations could be handled.

5.18 Impact of the project on alcoholism

Alcoholism was a major problem in the area where both men and women spent about Rs10-20 everyday in country made liquor. It was startling to find that in most cases it was the employers providing his workers with a bottle of todi at the end of the days' work! Thus the adult members were found to be quite addictive not only at the cost of their fragile income but also health. Reportedly on some occasions, part of the money from IGP loans or the money kept aside for savings was used for alcohol.



Even the seriousness of health hazards tended to be ignored by both men and women. (The arrack was reported to have some harmful chemicals in the form of detergent. As Anantamma said *since our life is a big hardship, we spend every evening drinking worth Rs 20 and we get good sleep...who cares about chemicals...our life is not worth anyway!*

However, some of the groups were taking up the issue of alcoholism very seriously. In Sultanagar, one of the group members – Pentamma - was forced to drop out of the group as she was selling liquor. According to Pentamma:

I left sangam six months ago...as I have been selling liquor. The sangam members were not happy with my business and wanted me to close down. but I refused...so the only option was for me to leave...I know it is not good selling liquor but if I don't sell someone else will...everyone in our village is addicted...and besides it provides me with a good income...yes, I also drink!

Reflections

- The project has used savings as a mechanism to enable poor women to cope with household and emergency needs and above all to give them an identity
- Clearly the “solidarity of a women’s group based on savings is stronger than that of the one linked by debt”
- Commitment to children’s education was a common theme among the women without any apparent gender bias
- The project, however, has to pay more attention to a gender perspective. No intervention is equal when the actors do not start out as equals. Thus, recognizing gender issues in microfinance means more than simply targeting a programme towards women. It means recognizing the position of women in relation to men as actors in the society, which is further mediated by caste, class, ethnicity, religion, age, marital status, etc.



6 RECOMMENDATIONS

As discussed above, the project is attempting to reach the most vulnerable population who are unable to access institutional credit through microfinance programme. Further, the setting of the project suggests that it recognizes the inter linkage between credit, labour contracts and over indebtedness that results in exploitative forms of labour. Therefore it seeks to build up demonstration projects specifically designed to meet the needs of hard core poor families liable to fall into debt/bondage trap.

The end of the pilot phase provides the project team with an opportunity to critically reflect on the potential and challenges in terms of gender mainstreaming. Before proceeding further, it is important to reiterate that gender equality does not mean anti-men, but it challenges the structures, processes and institutions that perpetuate gender inequality.

To this end, recommendations for the future direction of the project can be divided into three broad areas :

6.1 Human resource development to mainstream gender

This needs to be done at two levels: sangam and NGO levels

6.1.1 Sangam

- ❑ **Gender Training:** There are many issues within the household and community that need to be discussed in order to enable women to address problems like repayment or continuing membership and so on. It is important in this context for gender sensitization training for the sangam women to understand the gender specific structural causes of poverty. It is critical for the women to understand the social norms which validate the distribution of work between men and women, exclusion of women from decision making processes, unequal and low wages for work, inequalities in access to information, skills and so on.
- ❑ **Perspective Building:** More importantly it should entail questioning the norms and values responsible for perpetuating gender inequality. For instance, the women had internalized the feelings that since men were physically stronger they were being paid more than the women. Such a myth needs to be contested by the women themselves, as they know very well that many of them carry heavy weights and burdens, including child-birth, which suggests that they too are physically strong and capable. It has to be stressed upon that physical strength is very much dependent on cultural norms regarding the types of work which are socially valued and acceptable, and also the degree of equal access to food and health care.



Photo: ©Parthiv Shah/CMAC

- ❑ **Strategies to engage men:** The process of gender sensitization should also include men, particularly those who desire for change. As already been discussed that some men actively support their wives, therefore, male support could be further encouraged through a process of awareness-raising. There should be no conflicting messages about the aim of the project and women's rights within it. It also would require change in women's attitude to be prepared to take on new roles and responsibilities. This will strengthen women's ability to make best use of the project interventions designed for them with active male support. This will further strengthen rather than undermine the family solidarity in working towards positive change.
- ❑ **Exposure visit:** The processes mentioned above should not be seen as churning out series of training programmes on gender for women. Interaction at every level and particularly at the grassroots has the potential to become a learning opportunity. This means bringing gender issues to the centre of all meetings and discussions. Exposure visits to dynamic sangams in the state where women have taken collective social action could also be an excellent learning ground.

6.1.2 NGOs

- ❑ **Capacity building:** the success of a strategy for gender mainstreaming depends on in-house capacities. Presently both female and male staff in the project lack expertise in gender analysis and do not seem to have the knowledge and experience to comprehend the structural causes of gender based inequalities. Therefore capacity building for project staff including structured training to equip them with basic concepts and tools for gender analysis and gendered project planning is required.
- ❑ **Field exposure:** Apart from training programmes, field level interactions should also form the basis for learning. Linkages with issue-based women's groups



working in the region are also important mechanisms of learning. Cross sectoral interaction through workshops or meetings could help the staff in using gender lens for critical analysis of existing development programmes for women in Andhra Pradesh.

- **Engendering Project planning, monitoring and evaluation system:** the project team also has to build capacities to engender the planning, monitoring and evaluation processes for enhancing project learning. Besides collecting data/information on general socio-economic status, the system should also be able to capture indicators like, increase in women's self esteem, greater visibility of women in public forum, changes in household responsibilities leading to reduced workload for women, collective action for violence or alcoholism and so on. Therefore appropriate indicators need to be evolved at the project level.

6.2 Engendering Microfinance

Many studies have indicated that microfinance, *no more than any other intervention, is not blessed with the ability to right the power imbalances which result from inequalities* (Mayoux 1997). Most microfinance related programmes tend to focus more on financial indicators of access – membership, size of loan, repayment, income, etc - than examining women's empowerment issues. For many women, increased income may not mean much unless linked to wider social and political processes of empowerment.

- **Unraveling the complexities of gender issues in bonded labour:** Bonded labour is a complex issue and within that to understand gender dynamics is even more challenging. Therefore any programme intervention targeted towards improving the situation of (bonded) women has to recognize women's choices about activity and their ability to take advantage of the programme. From the study it is evident that a lot depends on complex balance linking social institutions, women's roles, their cultural construct, powers surrounding them which defines women's place and their access to resources – whether land, labour, capital or knowledge. These relationships between these elements depend on the specific context in which women are located in the labour relations.
- **Gender-based microfinance policy:** It is suggested that the project should have a gender-based policy that would include not only the strategies for targeting women effectively but a reconsideration of all microfinance programme from a gender perspective. It would entail besides unveiling the deep-rooted assumptions about gender roles, gender relations that govern the society but also promotion of appropriate microfinance products and services that would help them to:
 - Escape the clutches of landlords
 - Rescue their mortgaged assets such as cattle or ornaments
 - Create their own assets and expand their business with productive credit
 - Cope with crisis due to illness, accidents, disasters etc
 - Improve their living conditions



Village-level Vigilance Committee meeting. ©ILO

- **Sustainability:** As Mayoux (2001)⁶ reiterates, flexibility in meeting women's needs and determining the best combination of empowerment and sustainability objectives can only be achieved through a process of **dialogue/negotiation** based on extensive consultation with women and research into poor women's needs and constraints. It would require a more comprehensive framework for programme management. Such a framework would allow the project to develop a range of models catering to the diverse needs of women and also to ensure their sustainable access to resources and services from government and other institutions.

⁶ *ibid*