



Women's Empowerment Report

2009-2010

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Abstract

This research has been initiated to demonstrate the impact of AVAG's program on women's empowerment. It aims also to understand the self perception of the women in terms of empowerment and to assess causality and draw general conclusions concerning this subject. In fact, empowerment is a concept principally described through self-esteem, awareness, consciousness and confidence. It focuses participation into decision-making and challenges oppression and inequality with a bottom-up process. In his way, Auroville Village Action Group, through a variety of projects and programs, seeks to promote village empowerment. A specific focus is given on Self Help Groups, wide spread development method, used in India and around the world. For the purpose of this research, five indicators have been chosen to measure the performance of AVAG's projects in empowering women. The women members of Self Help Groups were interviewed with a questionnaire based on these five indicators. The analysis of the data collected with the survey shows especially the importance of being part of a group, without acknowledging the direct impact of AVAG's programs on women's empowerment.



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1. Introduction

1.1 Introduction to the Research

The research was implemented by Auroville Village Action Group (AVAG) in order to create a deeper understanding of Women's Empowerment in the rural areas surrounding Auroville in Vanur block, Villupuram district, Tamil Nadu, India. The study looks at attitudes, traditions, and various understanding of life, family and the social environment.

The participants of the survey are members of Self Help Groups (SHG), facilitated by AVAG. Formation and facilitation of self help groups is a wide spread development method, used in India and around the world. It has the aim of creating a group dynamic within a rural community that will support more participation of women in the society and support their voice in the family, village and even on the political level. It also improves access to finance for the members, by facilitating internal group saving and/or providing the opportunity to apply for loans to banks and other financial institutions as a group.

1.2. Introduction to AVAG and the Empowerment Strategy

Auroville Village Action Group (AVAG) is an NGO, founded in 1983, committed to grass roots community building with the villages neighboring Auroville – a pioneering social experiment that aims to realize human unity in rural Tamil Nadu, South India. Since its inception, AVAG has developed into a solid and reputable organization for positive social change that fosters the development of civil society, democracy building and social reforms including gender equity – the foundation stones for building a sustainable and healthy co-operative society. Through a variety of projects and programs, it seeks to promote village empowerment as villagers work toward social, economic and environmental transformation.

A special and unique characteristic of AVAG is that it works applying a participatory and integral approach: it includes men as well as women; Dalits¹ and caste rural communities; both elected and traditional leaders; school children, parents and teachers; the local governance structures and district and state level officials, as well as elected people's representatives.

The main vehicle for the social development work is an extensive network of Self Help Groups (SHG) for women and men in the rural communities. Currently there are 3,500

¹ Individuals regarded as “untouchables”, group at the bottom or outside the Hindu caste system.



women members organized in 200 SHG's, and 832 men members organized in 50 SHG's from 80 villages and hamlets neighboring Auroville.

AVAG runs programs under the following 4 categories:

- Community Development Program aims to foster solidarity and mutual responsibility through physical infrastructure projects, social exchanges, and providing access to social welfare programs and furthermore includes *Micro Projects & Work Camps, Exchange Programs, Linkages with Government schemes, Women's Day & Men's Sports*
- Capacity Building Program aims to expand each beneficiary's social perspective and technical ability through an integral education that nurtures individual capacity for self-empowerment and includes *Leadership and In-Service Trainings, Exposure & Educational Trips, Strengthening & Cluster Meetings, Seminars & Workshops*
- Psychosocial Services Program aims to protect and support the emotional, mental, spiritual, and physical health of the individual so they may best participate in their own self-empowerment and betterment of their community and includes *Somatic Experiencing, Energy Healing, Human Rights Abuse Counseling, Self-Analysis, Anti-Depression Techniques*
- Economic Development Program aims to increase opportunities, strengthen the community's livelihood base, and support beneficiaries' integral development and includes *Micro Finance Programme, Village level social enterprise, Entrepreneurship Trainings, Livelihood Training*

2. Empowerment

2.1. The Definition

"The idea of 'power' is at the root of the term empowerment. Power can be understood as operating in a number of different ways": power over, power to, power with, power within. (Oxaal & Baden, 1997) "The feminist movement has emphasized collective organization ('power with') and has been influential in developing ideas about 'power within.'" Power within "refers to self confidence, self awareness and assertiveness. It relates to how individuals can recognize through analyzing their experience, how power operates in their lives, and gain the confidence to act to influence and change this." (Oxaal & Baden, 1997) Therefore empowerment is about self-esteem, awareness, consciousness and confidence. It focuses participation into decision-making and challenges oppression and inequality with a bottom-up process.



“Empowerment reduces vulnerabilities, decreases dependency, implies action not passivity, and means being at the center, not on the periphery.” (Everett, 1991) It can be analyzed at individual, household and institutional level. Many income generating programs aiming towards empowerment measure their impact by looking at the improvement in the target groups mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, involvement in political campaigning and protests. (Oxaal & Baden, 1997)

2.2. Measuring Empowerment

There are various empowerment measures illustrating the range of methodological possibilities. One is the Gender Empowerment Measure (GEM) which is a composite indicator of women’s representation in parliament, women’s share of positions classified as managerial professional positions and their share of national income in the international arena. These are quantitative indicators, influenced by a “western, democratic” bias. Another is the method used by the Self Employed Women’s Association (SEWA) in India, which “records changes in women’s perception of themselves and quality of their lives. Indicators in the pictorial diaries were developed to record both changes in women’s resources and in their satisfaction with life, helping them to establish the linkage between their ability to control productive assets and the improved well-being of themselves and their households.” (Davidson & Strickland, 2000)

The impact assessments of some income generating programs look at the empowerment aspect. For example, Gita and Harriet analyze access to credit, domestic sphere, political participation, decision making power, autonomy and control over one’s own body and reproduction to measure the empowerment effect. (Garcia, 2000)

Osmani (1999) measures empowerment through the degree of autonomy to which women can live their lives, ability to control decision making within the family and measures the relative access to household resources, such as food, education, healthcare, etc. Rajagopalan (2002) analyzes women’s empowerment through the ability to exercise control over their lives, control over their labor, freedom to move and interact, access to leadership positions and control over reproduction. She measures the changes in the lives of individual women after getting micro credit, increase in income, new skills gained, mobility, status in the family and visibility in the community and work load.

Although methodologies and variables differ slightly, there is a high level of agreement among studies on the key elements of empowerment.



3. The Methodology

3.1. The Objectives of the Research

This research has been initiated to demonstrate the impact of AVAG's program on village empowerment. Since most of the activities have a feminine clientele, women's empowerment is our principle subject. The methodology has been structured to get the individual feedbacks of a sample of women. Even though this research focused more on an individual level, it is important in this context to also consider women as part of a group. The objectives of this research are:

- To analyze the effects of AVAG's program on women's empowerment
- To understand the self-perception of the women in terms of empowerment
- To assess causality and draw general conclusions concerning this subject

3.2. The Aspects of Empowerment

Because AVAG decided primarily to focus this research on the individual level, five indicators have been chosen to qualify specific information that measures the performance of AVAG's projects in empowering women. The indicators described below will give us the opportunity to understand the effective impact and qualitative component of women's empowerment. Since AVAG works in many areas of empowerment (personal growth, socio-economic change, etc.), the indicators cover the general objectives of empowerment.

As it will be possible to understand, these indicators measure in the women's empowerment in different ways. Rather since they are qualitative and represent some behaviors and perceptions by the women, it is difficult to get information that really isolates exclusively one indicator that is being measured in the research. The indicators, to be valuable and to give a complete picture, need to be linked with each other.

3.2.1. Self respect

In the Indian society, girls are socialized to identify with the family and the private sphere, but to be self confident in public life, it is necessary to learn skills and foster their self esteem. Thus, women often lack of self confidence and skills to raise with their voice in the 'public forum'. It results from their upbringing which mainly focuses on their role within the family.

This research looked at the indicator of self respect at both the individual and group level. At the individual level the field staff asked a series of questions on how women



feel about sharing their opinion, sharing household chore responsibilities, dressing and food related decisions, and asking for help from others. At the group level the objective is to understand how the women address problems in the community as a group, if they feel confident to address panchayat leaders², councilors³, bank managers and other government officials directly.

3.2.2. Respect by others

Respect denotes both a positive feeling of esteem for a person or other entity (such as a nation or a religion), and also specific actions and conduct representative of that esteem. Respect can be a specific feeling of regard for the actual qualities of the one respected (e.g., "I have great respect for her judgment"). It can also be conducted in accordance with a specific ethic of respect. Rude conduct is usually considered to indicate a lack of respect, whereas actions that honor somebody or something indicate respect.

Questions have been asked on how women feel their opinion is taken by friends and families in order to understand the context of each participant and their possibilities of having more voice and power.

3.2.3. Control over Income

This aspect researches especially the economic possibilities of the women. Deepa Narayan-Parker says that the extent of control over income depends on the marital status of women. If a woman has control over her family income, the ability to make decisions in favor of themselves increases, so will her empowerment level. In addition Narayan-Paker emphasizes that a woman with economic power and direct control over her income or other key economic resources such as animals or land, are likely to contribute to her children's education and health and, indirectly, her countries' income growth. (Deepa Narayan-Parker 2005)

Questions have been asked to women about their participation in the decisions taken about general household expenses, heritage, land/property and jewelry.

3.2.4. Decision Making Power

Decision making can be regarded as an outcome of mental processes (cognitive process) leading to the selection of a course of action among several alternatives. Each decision making process produces an output that can be an action, an opinion or

² Elected leaders of local-level administrative form of self-governance.

³ Block-level representatives of the self-governing administrations.

a choice. This is in fact what the empowerment looks for: giving more autonomy in their own life by encouraging the power of their opinions.

Questions have been asked to the participants on how they are involved in the group decision making process and if they ask permission from their family members on various issues such as mobility, dressing, household.

3.2.5. Future Expectations

This aspect is inquiring into the participants' ideas and expectations for the future. In fact, their visions of different issues project their view of certain social conditions, good or bad. It is through those conceptions that it is possible to establish their will to become more empowered. Questions have been asked to the participants on how they would prefer things to happen in their and other women's lives (including their daughters). The questions address issues on children, food, dressing, heritage, house chores, violence, dowry, caste etc

3.3. Collection of Data

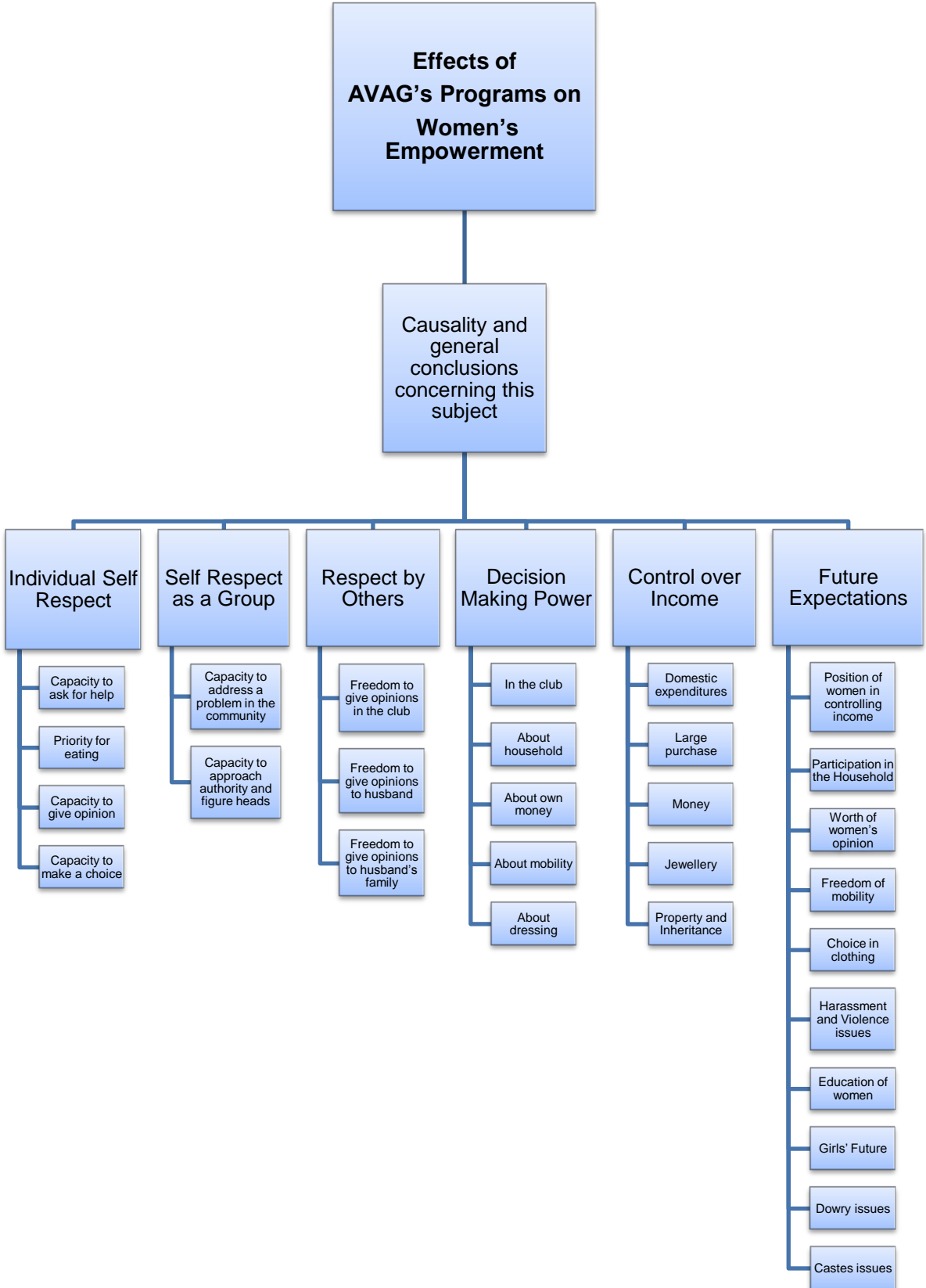
3.3.1. Questionnaire

For this research, the research team decided to use a method that will ensure principally quantitative data to draw some general conclusions. Also, the choice of using a questionnaire allows the team to collect data from a larger number of individuals, at a relatively low cost. This method takes less staff and usually less travel.

The questions have been designed according to the indicators. The questionnaire attempted to include any factor that could influence or raise important information needed to evaluate the impact of AVAG's project on women's empowerment. The questionnaire included questions at the individual, household and community level and focused on the five aspects of empowerment. A year before the interviews, a first pilot study has been done on a sample of 10 women where they were asked 90 questions. The questionnaire has been modified with this first study to obtain a more efficient questionnaire, based on 75 questions.



Graphic 1: Pyramid of Indicators



3.3.2. Sample

In order to have a representative sample, 150 women self help group members have been selected from 37 different villages in Vanur block, Villupuram district. They have been chosen randomly by ensuring a diverse cross section of the women we are working with (villages, age, caste, education, literacy, marital status, etc.).

3.3.3. Collection method

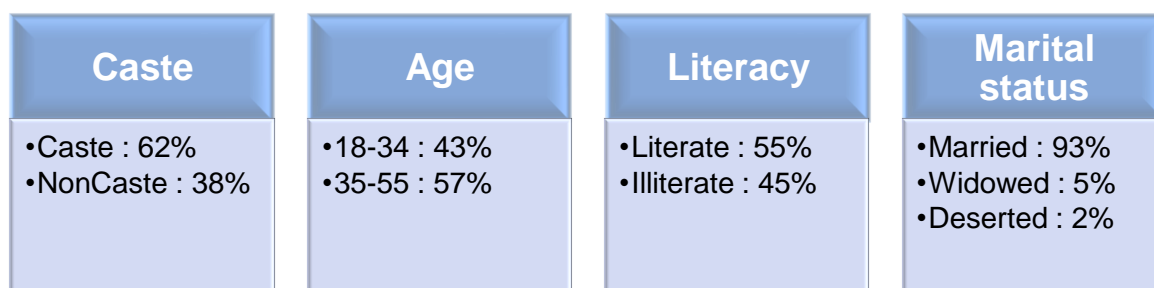
In the month of May 2009, the field staff interviewed the representatives of these self help groups at the time of their visit at AVAG's office for the loan repayment or either in the villages. The interviews lasted for approximately 40 minutes per woman, during when the interviewer was alone with one participant, either in the office or in a private place in the villages.

4. Findings

4.1. Profile of the Women Interviewed

Exactly 150 women from different villages have been interviewed. The characteristics of each village provide also a good context to understand the living conditions and the behaviours of these women.

Graphic 2: General Characteristics



It is important to notice in this table that literate does not mean educated. By literacy, it is possible to understand the ability to write and to read in Tamil. The literate women are also divided into 4 distinct categories (uneducated; 10th Standard; College; Bachelor and above). 77% were uneducated (55% literate and 22% illiterate); 21% had studied till the 10th standard; remaining 5% had higher studies.

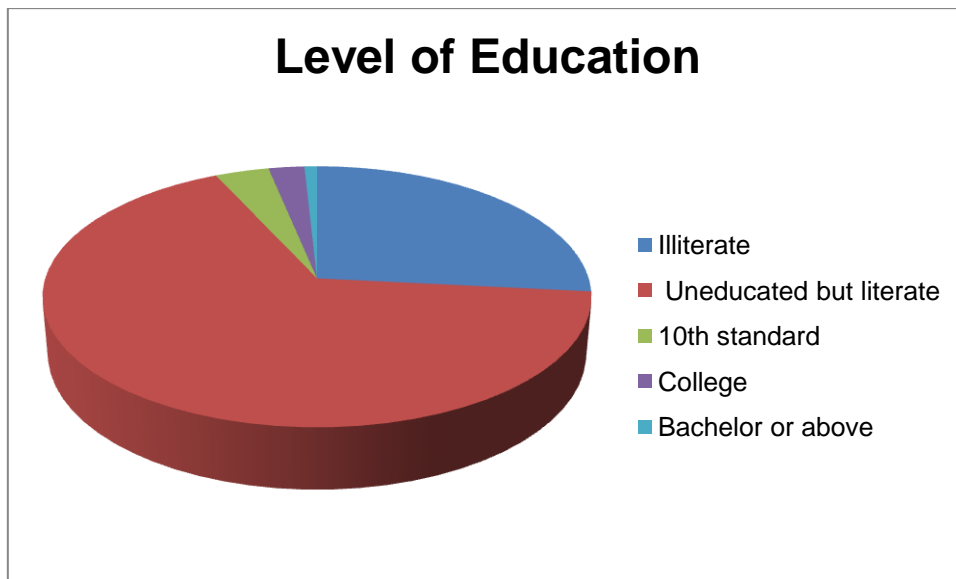


Figure 1: Level of Education

Every woman interviewed for this research is a member of a self help group, which we call a club. Depending on the age of these clubs, the participation of members varies between <1 to 12 years. 56% were a self help group member for at least four years; 43% were members from one to 3 years; the remaining 1% was new members, which means for less than a year.

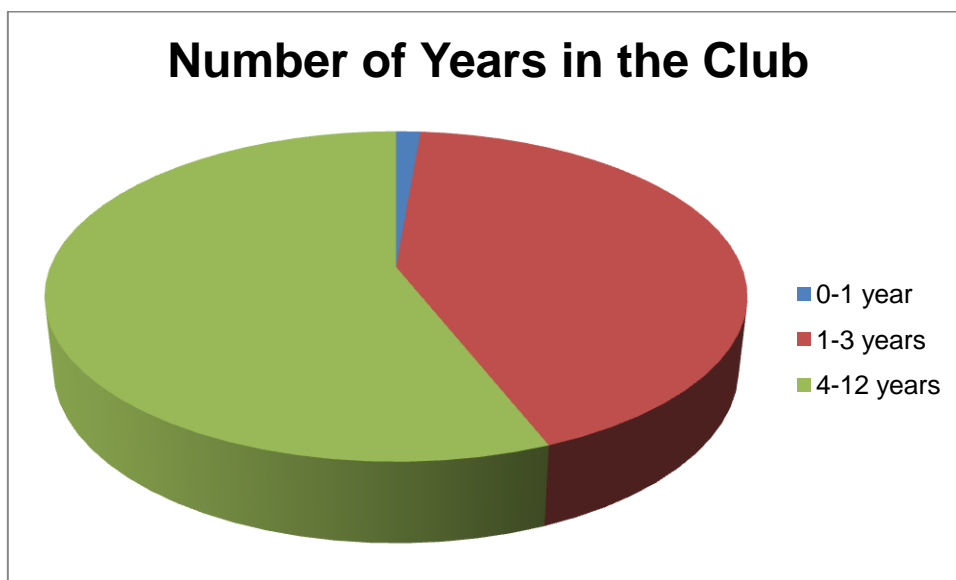


Figure 2 : Number of Years in the Club

4.2. Empowerment scores

4.2.1. Treatment of Data

As mentioned above, each indicator is related to specific questions that measure approximately the empowerment of women. According to the answers, points were given which were to value the level of empowerment of the women interviewed. With the addition of different values for each questions answered, it is possible to obtain the sum of points on a particular aspect of women's empowerment. Most of the graphics below are based on the value obtained with this process.

4.2.2. Analysis of Data

As it had been previously mentioned, the objectives of this research aim to understand the impact of AVAG's programs on women's empowerment, but also to find causality concerning this subject. The research team investigated the variables that impact the empowerment as a combination of all the aspects as well as how variables impact each aspect separately.

General Conclusions

The findings show that most women (76.84 %) consider themselves empowered in terms of the aspects described. **Self respect** (66.93 %) is the aspect that most women feel they have room for improvement followed by the **future expectations** (67.00%). There are almost equal number of women (70.06 %) who feel they lack the **decision making power** (79.06%) and **control over income** (78.39%) though the impacting variables seems to be different. A lot of women claim to be empowered as a group (82.59%). The difference between how women feel individually and as a group shows the benefit of coming together as a group and forming a self help group.

Impact of AVAG's programs

It is possible to investigate many variables that show a direct link between the changes and the programs in order to understand the impact of AVAG. First of all, as mentioned above, the findings show the importance of empowerment as a group. The women interviewed felt more respect for themselves when they were part of a group. It is possible to understand, with the graphic below, that the increase of self esteem in a group has a repercussion on the individual self respect of each woman. The values on the axes are the results of the addition of the questions linked with the indicators. Then, it is possible to understand that organizing clubs for women gives them the opportunity to be in a group and to empower themselves as an individual through the same process.



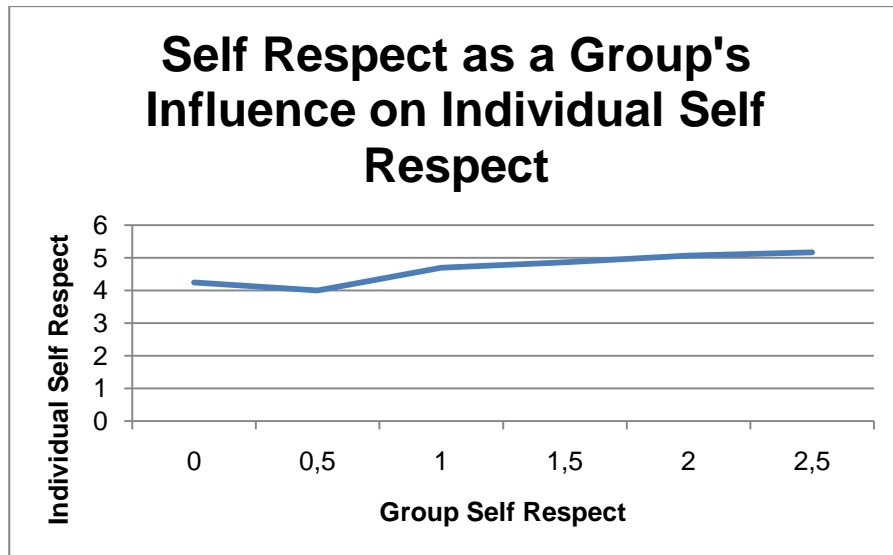


Figure 3 : Self Respect as a Group's Influence on individual Self Respect

It is possible to understand that this graphic confirms their own perception on how joining the club improves their own empowerment. Most of the women notice a change in their capacity to communicate, to make decisions, to be self-confident. They felt more courageous, more confident, and more useful and some of them notice that their family and their husband awarded them more trust and recognition.

Two different questions have been asked to the women to understand their perception of the capacity to be empowered as part of a club. The data matches: the more a woman notices a change within the group, the higher the percentage of self-respect as a group is. The same thing occurs at individual level with their perception of change in their ability to make decisions since they joined the club. In fact, a positive answer to this question is linked to the increase of self-esteem, which is an important component of empowerment.

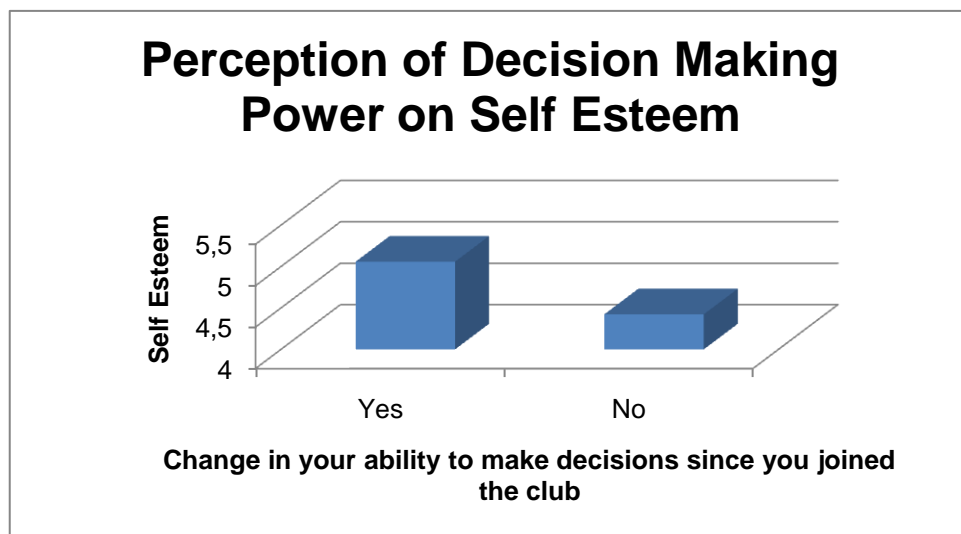


Figure 4 : Perception of Decision Making Power on Self Esteem



Another relevant variable that shows the impact of AVAG's program on women's empowerment is the number of years they have as a member of a self help group. Regrouping all the different indicators, it is possible to understand that being part of this group increases the women's empowerment, especially concerning **decision making power** and **control over income**. The **individual self-respect** is the indicator that changes the least with membership's years. To clarify, the values on the vertical axis mean the percentage of the sum of each question linked with the indicators.

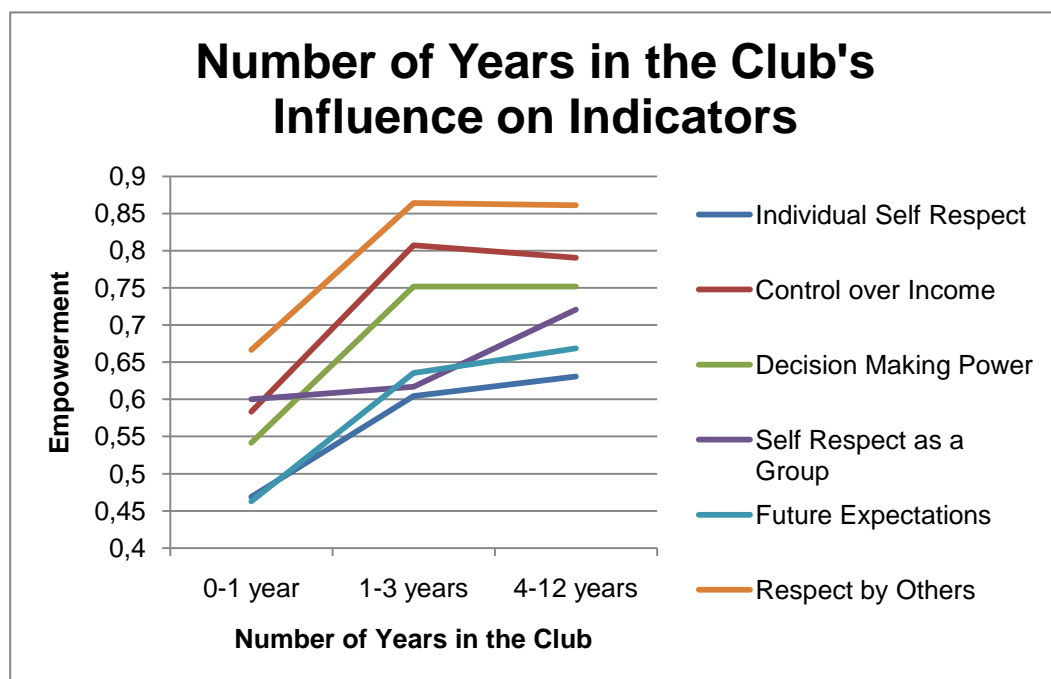


Figure 5 : Number of Years in the Club's Influence on Indicators

Since this research bases its analysis on those five indicators, it is possible to conclude that the **overall empowerment** level (each is here the sum of all the indicators) has been improved with the number of years of membership of AVAG's self help groups.

It is also possible to notice that the clubs' age seems to have an influence on women's empowerment. The older the club in which the woman interviewed is in, the more she is empowered. **Future expectations** (41.67%) and **control over income** (37.95%) are the two indicators that are the most influenced by this variable.

Indirect variables' impact

The questionnaire begins with a round of general questions that determine the status of the women interviewed. Variables like education, literacy, age, caste and marital status can modify the level of empowerment of any woman. It is important to understand the



surrounding environment that could influence our findings on AVAG's programs' impact. It also shows the trend of some clubs, depending on the characteristics of the members. Indirect variables are essential components of the data analysis because they describe the characteristics of different clubs, thereby understanding the evolution of some members as an individual and as a part of a group like the self help groups.

The findings show that education is the variable that most strongly influences the overall empowerment level. As described above, the term "education" is used here and not "literacy" since the level of education also includes the level of literacy. Not surprisingly women who are more educated claim to be more empowered in all aspects.

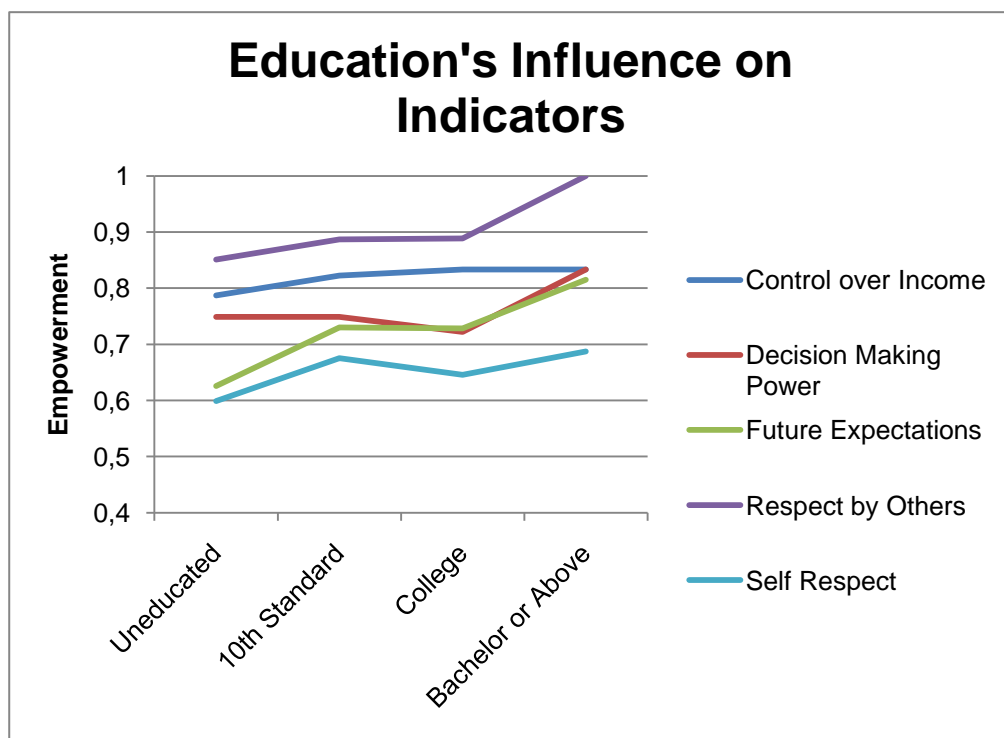


Figure 6 : Education's Influence on Indicators

The data collected shows that education has a low impact on **control over income's** indicator, revealed by the almost horizontal line in the graphic above. The number of years of education does not impact as much as on the other aspects of empowerment. Education and literacy increase principally the capacity of the women to project themselves in the future in an empowered way. The measure of the futures expectations' indicator diverges by 19% being smaller for illiterate women.

Concerning age, the women below 35 years old are more likely to feel empowered in terms of the **overall empowerment**, especially for **futures expectations**.



After the analysis of the data collected, it is possible to note the caste's variable and geographical location of the villages have no significant effect on women's empowerment. Same thing occurs with the marital status, which influences only one indicator: our findings show that married women feel more self respect compared to single or divorced/widowed women.

The findings show also the links between some indicators. These connections are necessary because the limits of each indicator can be countered by comparing them.

In fact, as age has an effect, the women who claim higher **self respect** feel more empowered in terms of **future expectations** i.e. the higher the self respect as an individual and as a group, the more the futures expectations' indicator increases. The values given for both axes represent the sum of the points of each question linked to the specific indicator.

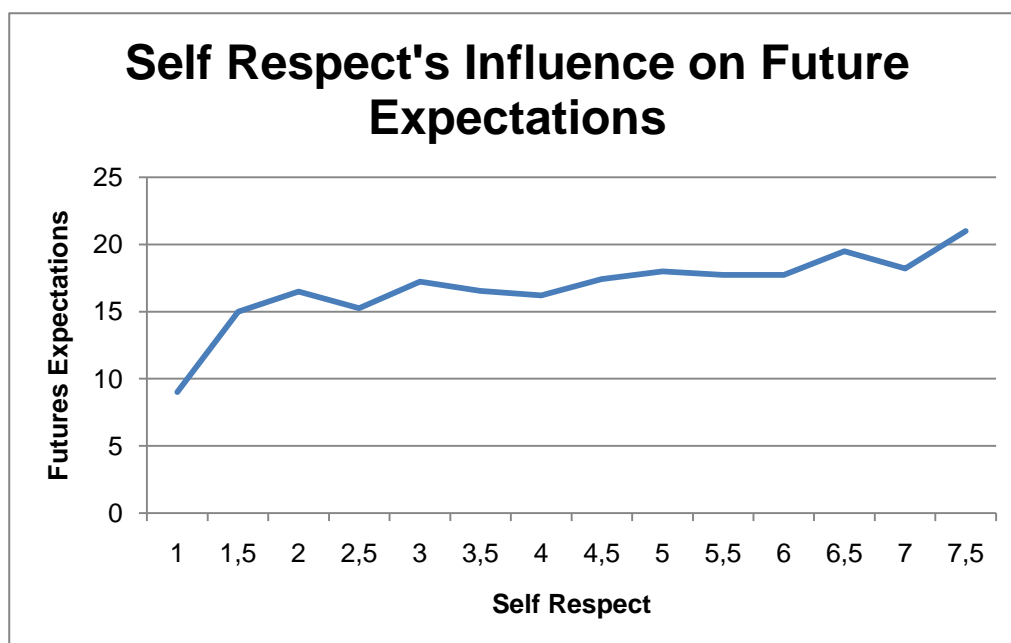


Figure 7 : Self Respect's Influence on Future Expectations

Similarly **future expectations** have a positive impact on **self respect as an individual and as a group**. The data collected does not show an important effect of the decision making power over self respect. But **control over income** is impacted by a number of variables, including mainly **decision making power**.

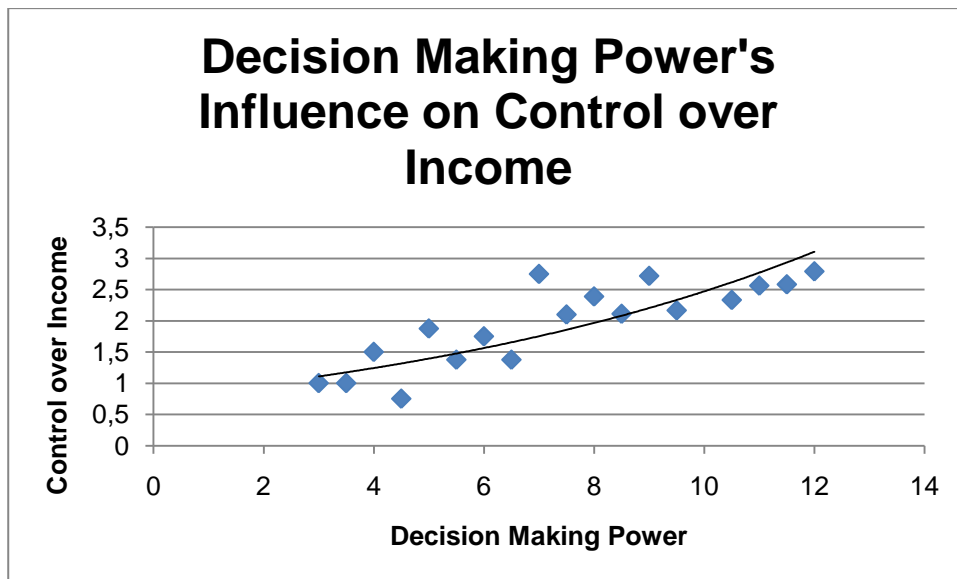


Figure 8 : Decision Making Power's Influence on Control over Income

The different values obtained by the addition of the points accorded to the questions show an important trend between those two indicators. Increased decision making power has an influence on the control of women on income options.

Social issues' analysis

Through the answers of the 150 women interviewed, it is possible to raise various milestones of the context in which AVAG tries to support the empowerment of women. This section of the data's analysis focuses on some questions that need to be observed in relation with the indicators mentioned above.

The dowry is one example of an issue which is still very controversial. A majority of women (86) find that dowry is necessary and even right, while a block of 65 denies dowry should be right or necessary. As it is mentioned above with the support of the data collected, the married women have a higher self esteem level. It is not possible to conclude from the data the impact of dowry on empowerment and the relationship between those two concepts.

Concerning caste issues, it is possible to note that a vast majority (134) think that all women should be equal regardless of caste, but 14 think that there is justification for caste-violence.

Domestic violence against women continues to be a taboo in the rural area. As the statistics show, the self esteem of the women is the lowest indicator of empowerment in this research. The cultural context seems to encourage the female victims of violence to stay quiet about their situation and to try to resolve the problem by themselves. More than 60% of the women interviewed think that a woman abused by her husband should try to correct him. Separation or divorce does not look like the right

solution for the majority of them. The individual self respect is still an important aspect to work on to encourage the women to ask for help in those kinds of situation. Those behaviors will not be changed if most of the women continue to think that it is the fate of the wife to be abused (56%).

Even if the decision making power seems to have increased over the times, there are still some issues inside of the family that persist. Women do not have the full control of their own future since 60% of the members interviewed said that it is the decision of the husband or the family to determine whether she continues her career after she marries.

It seems in many questions that a certain hierarchy in the house persists, since the woman needs to give more rights to the man. It includes principally the subject of household, food, mobility, etc. A certain kind of domination could be noted. The equality between men and women in India might be different since as many women think that their place is at home as the ones who do not think that. The cultural perception of the concept of equality must be defined to also understand in which context the women are empowered.

Conclusions

The research findings do not show us the rigorous impact of AVAG's programs since we do not have baseline data and a control group to compare to. Many factors also influence the results. On the other side, it is possible to understand how women see themselves in terms of the empowerment's aspects considered and how these aspects are correlated with each other. Self help group membership is an important component for the overall empowerment as well as the individual aspects of empowerment. It creates a group dynamic within the rural community that support more participation of women in the society and support their voice within their family, their village and even on a political level. Being part of a group is an effective way to ensure the increase of the individual empowerment, as it was possible to see when looking at the number of years as part of a self help group and the increase of the empowerment. Self esteem seems to be the aspect that needs to be improved the most, which is possible through some programs.

Even though the programs seem to empower women, the organization still needs to focus on the importance of education to help them. In fact, since it is possible to know that education has a big impact on women's empowerment, AVAG should encourage, through awareness, the value of going to school and specifically the school attendance in general. At the same time, they can provide some seminars about the social issues mentioned above, to ensure the increase of empowerment through a new consciousness about problems linked to domestic violence, dowry and inequality.

In brief, the research shows for the moment how the women perceive themselves in terms of empowerment in the context of the participation to AVAG's activities.

The Biases of the Research

A conclusion cannot be completed without being aware of the research gaps, especially without the understanding of the results' limits. A simple description of those components gives the opportunity to adjust future evaluations for a better effectiveness and relevance. Through all the process, it is possible to point out biases and shortcomings.

The selection of the necessary information is one of the most important stages of a research process. From the beginning, the nature of empowerment contains some limits for this research: in fact, the empowerment is not a quantifiable phenomenon. Values have been given arbitrarily to each indicator to try to measure empowerment. It is not possible to evaluate in a complete way this concept because it is a question of studying behaviours, living conditions, and environment's relations. The variable is a social one and the results can only indicate in a general perception of empowerment.



Thereby, the choice of the indicators should be very meticulous. An indicator such as « Respect by Others » is too large and turns out to be a general interpretation by the woman. Questioning people who live near and are close to the participants to have their view of the impact of AVAG's program on women's empowerment would be more relevant in this situation. Each indicator, even though it is very exact, contains some limits related to the capacity to determine the empowerment level.

The data collection is another point that can be criticized. The data has been collected through a questionnaire answered in the office of AVAG and the forms have been filled in by employees. In fact, the participants have the tendency to answer favorably to the questions concerning the impact of AVAG's programs on empowerment. The questions can be indirect at certain moments, but the subjectivity linked with the place and the person interviewing persists. Those elements should be essentially as neutral as possible to ensure the veracity of the answers.

The data analysis shows some other different limitations to the research. As mentioned above, the study of behaviours is difficult to measure. The answers collected cannot be totally conscious of the influencing factors. In fact, the environment of women, their social conditions, their past and even their personalities are components that could have an effect on empowerment. It is important to understand that since the beginning, the research has had some restrictions (time, money, space). Thereby, it is not possible to know all aspects that could change present results. The research team needs to be aware that those factors exist and the AVAG's programs are not the only responsible agents of the empowerment of the members.

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Appendix A: The Research Team

The research was done by Anne Barandard, Anbu Sironmani, Bade Kucukoglu, Eva Rose, Isabelle Bourgeois Jacopo Garbarino and Mirjam Müller with help from the AVAG staff Mahil Selvam, Deivanai, Ponnammal, and Jayalakshmi. Anbu and Eva designed the questionnaire; Mahil and Anne were responsible for the data entry. Bade, Jacopo, Mirjam and Isabelle analyzed the results and Bade, Mirjam and Isabelle wrote the report.



Appendix B: Questionnaire

For office use only
Participant number:

Interviewer name _____

Attitudes & Empowerment Questionnaire

Village _____ Caste _____
Woman's age _____ Education _____
Club's age _____ No. of years in the club _____

Federation member Y/N
Literate Illiterate

Collective Empowerment

Empowerment of the group

Prep question

1. Why are you in your women's club?

2. Has your *club* ever addressed a problem in your community *as a group*?

Yes (1) No (0)
(Go to 2a) (Go to 3)

2a. If yes, what problem(s)? *(not scored, but used to discuss validity of 2)*

3. For the decisions the club members make, is decision-making shared equally among all group members or do a small number of women decide everything?

Shared equally (1) Mostly shared equally (1)
Sometimes shared equally (0.5) Not shared equally (0)



4. Do you feel that women who belong to a club have more of a voice in your village than those who do not belong to a club?

Yes (1) No (0) Unsure (0)

5. Do you feel that women and girls in general have more of a voice in your village because of the club(s)?

Yes (1) No (0) Unsure (0)

6. Has your club ever approached your panchayat president?

Yes No Only representatives

7. Has your club ever approached a bank manager or government official?

Yes No Only representatives

8. Has your club ever approached a village leader or other community member?

Yes No Only representatives

2-3 yes's for 6-8 (1), 1 yes (0.5), all no 6-8 (0)

9. If no to any of questions 6-8, *could* your club approach these people if needed?

Yes (1) No (0) Unsure (0)

Individual empowerment as a result of being group member

10. Are you involved in making decisions within your club?

Yes (1) No (0) Sometimes (0.5)

11. Can you give your opinion freely in your club about decisions involving the group (eg loans or microprojects)?

Yes (1) No (0) Sometimes (0.5)

12. Has your ability to make decisions changed since you joined the club?

Yes (*Go to 12a*) No (*Go to 13*) Unsure (*Go to 13*)

12a. If yes, how?

13. Can you ask the members of your club for help?

Yes (1) (*Go to 14*) No (0) (*Go to 15*)

14. If yes, can you ask them for help with personal/family problems?

Yes (1) No (0)

15. Whose decision was it for you to join your club?

Mine (1) Husband's (0) Other family members' (0)



16. Is your husband/family happy with you being in your club?
Yes No Apathetic

16a. Was your husband/family happy with you being in the club when you first joined?
Yes No Apathetic

(If the answers to 16 and 16a are different, go to 16b; if the answers are the same, go to 17)

16b. If they have changed their minds, why do you believe this is? *Score according to answer*

Decisions in the house

17. Can you give your opinion freely to your husband when a decision needs to be made regarding the household?

Always (1) Usually (1) Occasionally (0.5) No (0)

18. Can you give your opinion freely to your husband's family when a decision needs to be made regarding the household?

Always (1) Usually (1) Occasionally (0.5) No (0)

19. Who decides what and how much the domestic expenditures (like food, vessels, clothes) are?

(mostly) Me (1) (mostly) Husband (0) Both equally (1) (mostly) Husband's Family (0)

20. How much say do you have in making large purchases like a plot of land?

Make final decision (1) Equal share in final decision (1)
Have some input in decision (0.5) No input in decision (0)

21. How much say do (did) you have in whether your children will go (went) to school?

Made final decision (1) Equal share in final decision (1)
Had some input in decision (0.5) No input in decision (0)

22. How much say do (did) you have in how many children you and your husband have?

Made final decision (1) Equal share in final decision (1)
Had some input in decision (0.5) No input in decision (0)

23. Do you think a woman should have a say in how many children she has?

Yes (1) No (0) Unsure (0)

Own Money



Prep Question

24. Do you earn or acquire any money by yourself?

Yes (Go to 24a) No (Go to 25)

24a. If yes, how?

Salary job Daily labor Small business Club loan
Other loan Other _____

25. Who decided you should acquire this money?

Me (1) Husband (0) Both me and my husband (1) My family
(0) Husband's family (0) Other (0) (mark as many as applicable)

Prep question

26. Who manages the money in your home?

Me (Go to 27a) Husband (Go to 27) Both (Go to 27b) Separate (Go to 28)

27. If husband, can you always ask for your necessary expenditures?

Yes (1) No (0) (Go to 28)

27a. If you do, does you husband only get his necessary expenditures and not demand more?

Yes (1) No (0) (Go to 28)

27b. If both, do you both get your necessary expenditures?

Yes (1) No (0)

Prep question

28. Do you own jewelry?

Yes (Go to 29) No (Go to 30)

29. Who decides how to use it (i.e. keep it, sell it)?

Me (1) Husband (0) Both (1) Husband's Family (0)

Prep question

30. Did your mother pass down any immovable property to you?

Yes (Go to 31) No (Go to 32)

31. If yes, do you have *full* control over what happens to this property?

Yes (1) No (0)

32. Do you think a woman has the right to demand an equal share of her inheritance?

Yes (1) No (0) Unsure (0)

33. Do you think a woman is as capable as a man is of managing money?

Yes (1) No (0) Unsure (0)

34. Do you think a woman should decide how to use the money she acquires herself?

Yes (1) Sometimes (0.5) No (0) Unsure (0)



Position in the Household

35. Do you think men should participate in the housework if the woman works outside the home?

Yes (1) (Go to 35a) No (0) (Go to 36) Unsure (0) (Go to 36)

35a. If yes, should he participate equally?

Yes (1) No (0)

36. Do you think it is ok for a woman to ask for help from her husband if she feels she has too much housework to manage, even if she doesn't have an outside job?

Yes (1) No (0)

Prep Question

37. Would you ever like to have more help from your husband in the house/children?

Yes (Go to 38) No (Go to 39)

38. Do you ever ask your husband for help with the household and/or children?

Yes (1) No (0)

39. Do you believe that it's a wife's duty to serve her husband and children and eat separately, either before or after?

Yes (0) No (1) Unsure (0.5)

40. Do you serve your husband and children their food and then eat when they are finished?

Yes, always (0) (Go to 41) Sometimes/Usually (0.5) (Go to 41)

No, we eat together (1) (Go to 42) No, I eat first (1) (Go to 42)

41. If you eat after, do you eat only what's left over or do keep some food for yourself?

Leftovers (0) Keep (1)

42. If there is a food shortage, will you go without food so that your husband can eat?

Yes (0) Sometimes (0.5) No (1)

43. Can you speak your opinions freely to your husband?

Always (1) Usually (1) Occasionally (0.5) No (0)

44. Can you speak your opinions freely to your husband's family?

Always (1) Usually (1) Occasionally (0.5) No (0)

45. In your own opinion, how valid is a woman's opinion compared to a man's?

Woman's more valid (0.5) Same (1) Men's more valid (0) Unsure (0)

Prep question



46. Has your position in the family changed since you joined the club?

Yes (Go to 46a) No (Go to 47) Unsure (Go to 47)

46a. If yes, how?

Mobility

47. "A woman's place is in the home". Do you agree with this statement?

Yes (0) No (1) Unsure (0)

48. Is a woman capable of looking after herself outside the home?

Yes (1) No (0) Unsure (0) Sometimes (0.5) Only during the daytime (0.5)

49. When you go out to some place within your village, do you need *permission* from your husband/family, or do you simply need to inform them of where you are going (because they will let you)?

Permission (0) Inform (1) Neither (1)

50. If your husband or his family, without a good reason, does not allow you to out do you attempt to discuss it or convince them that you should be allowed to?

Yes (1) No (0) Sometimes (0.5)

51. Does your husband inform you of where he is going?

Yes (1) No (0)

52. Do you need permission to go to AVAG or do you simply inform?

Permission (0) Inform (1 if 51= yes, 0.5 if 53= no) Neither (1)

52a. Do you need permission to go to club meetings or do you simply inform?

Permission (0) Inform (1 if 51= yes, 0.5 if 53= no) Neither (1)

52b. Do you need permission to go to your parent's house or do you simply inform ?

Permission (0) Inform (1 if 51= yes, 0.5 if 53= no) Neither (1)

52c. Do you need permission to go to your friends' house or do you simply inform?

Permission (0) Inform (1 if 51= yes, 0.5 if 53= no) Neither (1)

53. Do you think a husband should inform his wife about where he is going and when he'll be back?

Yes (1) No (0) Unsure (0)

Dress



Prep question

54. If absolutely no one in your family or community would speak any differently about you or look at you any differently, would you choose to wear a churidar or a saree?

Churidar **Saree**

Prep question

55. Have you ever worn a churidar?

Yes **(Go to 56)** **No** **(Go to 58)**

56. If yes, since marriage, have you ever worn a churidar?

Yes **(1) (Go to 57)** **No** **(0) (Go to 58)**

57. If yes, did you need to ask permission to wear one from your husband or family?

Yes **(0)** **No** **(1)**

58. Do you believe that a married woman who wears a churidar is disrespectful?

Yes **(0)** **No** **(1)**

59. Do you believe that an unmarried woman who wears a churidar is disrespectful?

Yes **(0)** **No** **(1)**

60. If you had a daughter, would you allow her to wear a churidar if she likes?

Yes **(1)** **No** **(0)**

61. If you had a daughter-in-law, would you allow her to wear a churidar if she likes?

Yes **(1)** **No** **(0)**

Attitudes:
Social issues

62. What should a woman do if her husband abuses her on a regular basis?

Put up with it **(0)** **Try to correct him** **(0.5)** **Leave him** **(1)**

Other _____

accordingly

mark

63. Can a woman leave her husband if he abuses her?

Yes **(1)** **Sometimes** **(0.5)** **No** **(0)** **Unsure** **(0)**

64. Is it her fate to be abused?

Yes **(0)** **No** **(1)** **Unsure** **(0)**

65. Is it more important for boys to be educated than girls?

Yes **(0)** **No** **(1)** **Unsure** **(0)**

66. Do you believe boy children should be valued and preferred more than girl children?

Yes **(0)** **No** **(1)** **Unsure** **(0)**



67. If a girl has a good job, like a teacher or doctor, who should decide whether she continues her career after she marries?

Woman only (1) **Husband/family only** (0) **Both together** (1) **Unsure** (0)

Info only

68. Is dowry giving legal?

Yes **No** **Unsure**

69. Do you believe dowry-giving is necessary?

Yes (0) **No** (1) **Unsure** (0)

70. Do you believe dowry-giving is right?

Yes (0) **No** (1) **Unsure** (0)

71. Do you think all women should be equal regardless of caste?

Yes (1) **No** (0) **Unsure** (0)

72. Do you believe there is ever justification for caste-violence?

Yes (1) **No** (0) **Sometimes** (0)

73. Do you think boys and men need to be gender sensitized?

Yes (1) **No** (0) **Unsure** (0)

74. What do you think about eve-teasing?

(Let them answer, then check)

It's unavoidable (0) **women's mistake** (0) **We don't bother about it** (0)

Men won't listen (0) **It's not in our power** (0)

Need to be controlled (1) **Needs to be punished** (1) **I don't approve of it** (1)

75. If a girl is sexually abused in your community, what should happen?

(Let them answer, then check)

Club should act (1) **Family should act** (1) **Village leaders should act** (1)

That is the fate of the girl (0) **Nothing can be done** (0)

She should have been careful (0)

