

# Does microfinance redefine identity, income and insecurity among rural women? A model of women's empowerment

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*This paper describes how JEEViKA, a microfinance project supported by the World Bank and Government of Bihar, has addressed women's insecurity in the absence of identity and income. JEEViKA's home-grown model of community resource persons created identity with enhanced income options as a sub-set of micro-finance. This study suggests that the name, norms and network of women created by the project translate into enhanced capacity, choices, and cohesion among the rural women. The paper concludes by recommending microfinance as a means to redefine identity, income, and insecurity for women's empowerment in the context of rural livelihoods.*

**Keywords:** microfinance, identity, income, insecurity and women's empowerment

## Introduction

Kabeer and the World Bank define women's empowerment in line with the empowerment theory. They suggest that an empowerment analysis of the pathways such as gaining control, obtaining resources, and understanding one's social environment can be very important to understand transformation in the society. Empowerment is how women's needs are addressed in bringing about the larger structural transformation embodied in the idea of strategic gender interests or choices (Kabeer, 1999, 2001, 2005). Similarly, deprivation of both power and control of resources, or circumstances such as poverty and marriage, remain at the core of the debate on women's empowerment (World Bank, 2001). The self-determination theory based on Mithaug's work (1996) considers the ability to chart one's own course in life as empowerment. These theories understand women's empowerment in terms of needs, resources, agencies, or choices. At the operational and conceptual levels, the attempts to measure and understand women's empowerment remain limited to a normative goal. Thus women's empowerment, rather than being a linear or collateral process of transformation, is considered a product of development interventions intended to measure the wellbeing of women, categorized within the context of the project or programme. While measuring the performance of a

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programme it is difficult to develop a performance indicator that is consistent with the needs of the project staff and that will both improve programme design and satisfy donors (Tawney, 2014).

These problems arise due to multiple empowerment indicators and processes that may not be directly observable (Mahmud et al., 2012). Measuring women's empowerment is difficult because of the lack of consensus on the unit of analysis and measurement parameters. The urge to fulfil the demand for a comprehensive evaluation framework for empowerment fails when faced with multiple levels of aggregation, units of analysis, and variations in contexts and processes. Linda Mayoux's work identifies four dimensions of power for understanding women's empowerment: power within, power to, power over, and power with (1998). It is comprehensive in understanding, but measuring these parameters within the context of a programme or society with regard to women is difficult.

In a traditional and conservative society, empowerment is everything that enables social, political, or economic outcomes from any project or programme intervention. As such, there is little literature on women's empowerment in conservative and traditional environments (Paterson, 2008). There are many dimensions of women's empowerment, and for this reason every unit of analysis is susceptible to modification based on the context. However, it is important to note that women's empowerment is an outcome of inclusive strategies and equitable stakeholder engagement (Kumar, 2013).

In the home-grown model of Community Resource Persons (CRPs) in rural livelihood programmes in Kerala, Andhra Pradesh, and Bihar, the project-management strategy transformed how women conceive and deconstruct disempowerment as a social intercourse between self and the social reality within her family and society, and by the state or under the eye of public institutions. Poverty often increases insecurity and reduces social status in society, but a woman's lack of independent identity wipes out her social existence from society. A woman has representative or subordinate identities of superior 'others'. Subordination is, thus, created by the recognition of the 'other's' identity over herself, creating within her a vacuum of self-esteem, dignity, and respect. Absence of this social recognition of individual identity impedes a woman's ability to participate and perform in the society and market, ultimately resulting in insecurity. A strong sense of self within a collective milieu is what leads to personal empowerment.

## Context

According to the 2011 Census, Bihar is the most densely populated state in India with approximately 83 million people. One of the poorest states, Bihar has a high incidence of rural poverty and accounts for one-seventh of the Below Poverty Line (BPL) population of India. Poverty among marginalized caste groups (the Scheduled Castes) is extremely high with approximately 64 percent of the population below the poverty line. Since nine out of every ten people in Bihar live in villages, poverty is significantly a rural phenomenon. According to the World Bank report

*Bihar: Towards a Development Strategy*, the challenges to development in Bihar are persistent poverty, rigid social stratification, poor infrastructure, and weak governance. The people suffer from high out-of-pocket expenses due to the lack of public education and health care. This happens particularly in services that affect the poor and where the role of the government is crucial, the crux of the problem being identified as service delivery (World Bank, 2005).

Lack of institutions to help the poor to organize themselves inhibits them from building sustainable and respectable livelihoods, adoptive capacity, and resilience. Rural loans are characterized by unscrupulously high interest rates of up to 120 percent per month by chit-fund operators. Despite being illegal, they remain the main source of rural financing. The need for microfinance in Bihar has occurred due to the neglect of small-landholder agriculture. The contention is that being employed in agriculture itself does not lead to poverty but under-employment, low productivity, and lack of irrigation facilities do ultimately lead to poverty (Ministry of Rural Development, 2014).

Bodhgaya, the most important of the four main Buddhist pilgrimage sites, has immense potential to generate rural livelihoods across the region, it being an attraction for both national and international tourists. But increased poverty among the marginalized population and lack of government action has given rise to organized violence in the area. According to Chitralkha (2010) the youth of Bihar are persuaded or sometimes compelled to join violent outfits of rebellious Naxal groups due to lack of employment opportunities. In this context, the JEEViKA (meaning livelihoods) project was initiated with the collaboration of the World Bank and the Government of Bihar to promote financial inclusion and collective action for rural livelihoods among marginalized women.

## **Project JEEViKA**

On 2 October 2007, the Government of Bihar, with support from the World Bank, initiated a project on rural livelihood promotion for women. The Bihar Rural Livelihoods Promotion Society (BRLPS) was registered under the Society Act to implement the JEEViKA project, which aims to improve rural livelihood options and work towards the social and economic empowerment of the rural poor and women. The objectives of JEEViKA are threefold: create self-managed community institutions of women; enhance incomes through sustainable livelihoods; and increase access to social protection, including food security, by enabling the rural poor to articulate a more effective voice in the implementation of such schemes. The core strategy of JEEViKA is to build vibrant and bankable women's community institutions in the form of Self-Help Groups (SHGs) which, through member savings, internal loans, and regular repayment, become self-sustaining organizations. Women with the experiential knowledge of collective action and motivation to transform the conditions of rural women were identified as Community Resource Persons (CRPs). These CRPs provide are paid to mobilize and institutionalize fellow women into SHGs, which are further clustered at the village level by forming Village

Organizations (VOs). Unlike the top-down approach, the CRP as a tool of mobilization exemplifies real-life pathways of overcoming women's disenchantment in their lifetimes. The CRPs reinforced the notion that 'If it can change my life, why can't it do the same to yours?'

This home-grown collective mobilization model with the community-based institutional structure of CRPs provided members with the impetus to gain identity and income. Community members also partnered with a variety of organizations to provide back-end services for different market institutions such as correspondents [agents] for banks and insurance companies, and procurement franchises for private-sector corporations and delivery mechanisms. Currently, these empowered CRPs are offering paid services to other Indian states as community resource persons for promoting collective action. After garnering similar success in Andhra Pradesh (Mader, 2013) and Kerala (Deepika and Sigi, 2014), in 2011 JEEViKA rolled out a pan-India project called Ajeevika, the National Rural Livelihoods Mission (NRLM). NRLM works on three pillars: enhancing and expanding existing livelihood options of the poor; building skills for the job market outside; and nurturing self-employed people and entrepreneurs. The primary objective is to organize poor women into self-help groups and build their collective capacity for self-employment. The distinguishing feature of NRLM is the participatory identification of poor households, and it is not limited to selecting beneficiaries from the below-poverty-line list. NRLM also emphasizes that community mobilizing should start from the periphery of the village, with the priority to mobilize the most vulnerable social groups. What distinguishes NRLM is the paradigm shift in classification of resource persons; this is the first time in the history of rural development of India that women community members have been acknowledged in the project design as CRPs. The mission adopts social and economic transactional and building collective-voice transformation approaches in NRLM. While the social mobilization process is transactional, the goal of NRLM is more transformational (Jha et al., 2009).

This paper attempts to describe the indispensable factors of women's empowerment in JEEViKA. Does the identity of a woman and her income correlate to insecurity? The study does show that the microfinance programme, with the recognition of women's potential and ability to transform themselves, has created women's identities and enhanced their abilities and options for income generation. The CRPs have promoted a social and economic environment which enables women to raise their capabilities and enlarge their set of choices. The study suggests that the extent and form of insecurity may vary with the ages and stages of women, but with the rise in identity and income, there is a decline in insecurity, which has consequences for women's empowerment. The critical aspect in the model adopted by JEEViKA is that it illustrates the indispensable need for a home-grown model.

## Methodology

This article is an outcome of a qualitative study conducted in one of the poorest and most populated states of India, Bihar. The study was carried out in four villages of the Gaya district of Bihar with a total population of approximately 5,000 people.

According to the project data, two adjacent villages with relatively good project-implementation outcomes were compared with two adjacent villages that had not performed so well. These villages were selected on the basis of two inclusion criteria: a minimum of five years of the JEEViKA project intervention; and the villages being dominantly socially, spatially, and economically marginalized. The study was conducted using focus-group discussions (FGDs) and in-depth interviews with women. The semi-structured questionnaire was developed in three steps.

**Step One:** In the two selected villages, four FGDs (two in each village) were conducted to explore critical issues on two themes such as change among the marginalized women due to JEEViKA and factors that made these changes happen. About 10 to 15 SHG members of marginalized clusters were selected for FGDs in each village. Through these FGDs, the five key changes needed to bring empowerment in women's lives were identified as income, identity, security, institutional access, and voice. Each woman was asked to rank on priority the five changes in her life due to the project. Identity, income, and security were identified as the key prioritized changes in the lives of women. This was taken up for further exploration.

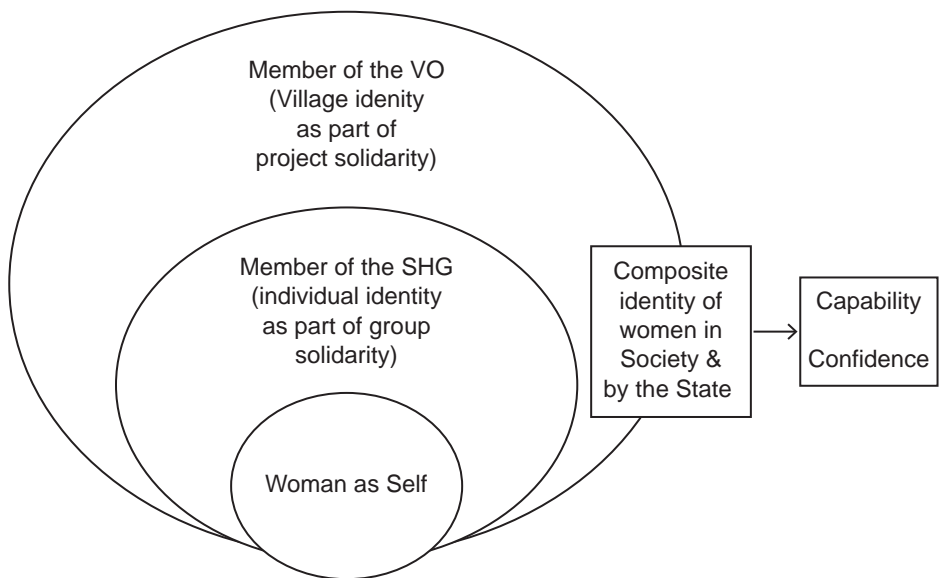
**Step Two:** Based on interaction with the women and issues discussed in the FGDs, a detailed semi-structured questionnaire was developed to understand the forms and extent of change in women's identity, income, and security due to the project JEEViKA. The questionnaire pertained to change in the form and extent of identity, income, and security within family and society. Closed-ended questions were asked to understand the forms of change, while the Likert scale was used to assess the extent of change.

**Step Three:** To validate it, the semi-structured questionnaire was piloted in the two villages among 50 women, all beneficiaries. The questionnaire was finalized and applied by the researcher using the interview method.

All the beneficiaries in the four villages were considered for the fieldwork. The relationship between identity, income, and security as a pathway of women's empowerment was analysed.

## **JEEViKA and Women's Empowerment**

Traditionally, rural women without self-identity suffered from acute powerlessness due to their inability to create their own independent social space. Unfortunately, this social establishment of women's inability was ingrained in public institutions too, where lending money to women was considered high risk. The study reveals that the ability and desire to follow one's own needs and wants constitutes a critical component of a woman's empowerment. The study indicates that for a woman to be empowered at various levels, such as at the household level, community level, and in public, the prerequisite is to create a notion of self. All the respondents stated that women had no identity; they were referred to by a 'proxy' reference to the dominant male member in the family. The unmarried girls were referred to as 'daughter of father's name', while married women were referred to as 'wife of husband's name'. Prior to JEEViKA's intervention, having an independent identity was not something that even the women themselves were asking for. JEEViKA is credited with the creation of a culture where women have



**Figure 1** The multiple identities of a woman in JEEViKA.

become eager to attain and sustain their identities. Identity is, thus, a symbolic representation of existence. According to Shanti, a beneficiary of JEEViKA and a woman from an untouchable community, ‘JEEViKA has given us identities and aspirations, along with the ability to dream for ourselves and our future’.

In the study, every respondent echoed the same thought: ‘We did not know the names of our neighbours before joining the SHG. We are now known by multiple identities: self, SHG name indicating group and solidarity, and VO’s name creating organizational, income and community identity in the JEEViKA project’. Collective and personal identities constantly influence women’s ability to access rights and use resources for her wellbeing and the wellbeing of her family. While collective identity enhances the women’s capability to have their own voices heard and accepted in matters and position within society and state institutions such as banks, schools, and hospitals, personal identity accrues confidence and self-esteem to aspire and shape the future. This process of change is represented in Figure 1.

Reinstating identity with income in JEEViKA has resulted in reducing women’s insecurities by breaking the cultural silos; in the process, women have gained in both confidence and choices. The JEEViKA experience illustrates that the creation and assertion of identity with income has come to the fore as a mechanism for entitlement and engagement. The study indicates that the subjugation of women’s identities is a product of culturalism defined within the nomenclature of men. By gaining recognition within family, society, and public institutions, the composite of self and collective identities of women is overcoming the battle against stereotyping. This process of social change by JEEViKa that brought transformation of identity, income, and security among women in the household, group, and community is summarized in Figure 2.

	Identity	Income	Insecurity
Without Project JEEViKA intervention	<p>Women were identified or referred to in the family as 'wife of husband's name' or 'mother of children's names'.</p> <p>No recognition in village.</p> <p>Women's expected roles were limited to domestic work within the four walls of home; only rarely could they work at public places. Thus, their decision-making boundaries were also limited to domestic help, cooking, and rearing.</p>	<p>No authority in decision-making in household expenditure or investment for asset creation.</p> <p>Only extremely poor women worked for an income. Unlike men, women could not look for income-earning options outside their villages.</p>	<p>Insecurity due to lack of identity and income resulted in women's inability to prioritize their and their children's health-care needs. A woman's ability and option to intervene in matters related to her own married life or children's marriages was restricted, resulting in very little dignity, low self-confidence, and extreme dependency on males: fathers, brothers, husbands, or even sons. Most women suffered silently, with low or no sense of self-worth.</p>
With JEEViKA	<p>Women established recognition of and respect for their capabilities by siblings and immediate family members.</p> <p>Women's identities among fellow members within the Self-Help Groups (SHG) were established.</p> <p>The woman's identity in the federation of SHGs and her SHG identity in the village and adjacent cluster of villages was created.</p> <p>Banks recognized her entitlement, and subsequently so did government line departments.</p> <p>Identity became a process of creation of a woman's choices and values with improved confidence in her capabilities due to recognition.</p>	<p>Now that women have some economic clout (as men cannot access microfinance in the project) they have a say in household financial and non-financial matters.</p> <p>Women's access to bank loans has improved their ability to make choices for more sustainable assets, such as education and health care for children.</p> <p>In a traditional, socially (caste) stratified society, high-caste women were prohibited from working outside the home. Due to the project cutting across social groups, women were encouraged to take up income-earning options within/near the village boundaries. In the project village, women earned money by rendering their services and as community resource persons (CRPs). During the mobilization process, CRPs are stationed outside their villages for roughly two weeks.</p>	<p>Women gained position and authority in domestic decision-making.</p> <p>Women's collectives created options to exchange ideas and concerns, and to participate in collective learning and bargaining.</p> <p>Ultimately, peer learning across women members improved their self-confidence.</p> <p>The women's collective, as a process, created recognition for and respect of women's abilities to earn income and reduced the insecurity stemming from being rooted in a traditional society.</p>

Figure 2 Social transformation: before and after JEEViKA



There cannot be one single purpose that entices group membership within a community which has many different dire needs. The experience of JEEViKA compliments theories of collective action that suggest that the success of women's Self-Help Groups are an indication of notional or partial fulfilment of individual and group purposes. This strategy is based on providing necessities for both personal and social lives. According to Leon Festinger, 'The attraction of group membership is not so much in sheer belonging, but rather in attaining something by means of this membership. People, then, tend to move into groups which, in their judgment, hold opinions which agree with their own and whose abilities are near their own. And they tend to move out of groups in which they are unable to satisfy their drive for self-evaluation' (1954). The shared interest that glues members to JEEViKA is the desire to overcome social and economic exclusion due to the lack of identity and income that impede women's empowerment. The study indicates that women's interest in the group stems from a desire to create social or collective identity and income opportunities, simultaneously reducing their insecurities. Thus, creation of identity and income is crystallized in a belief that engagement with JEEViKA would enhance choices by unearthing the capabilities of women in the society.

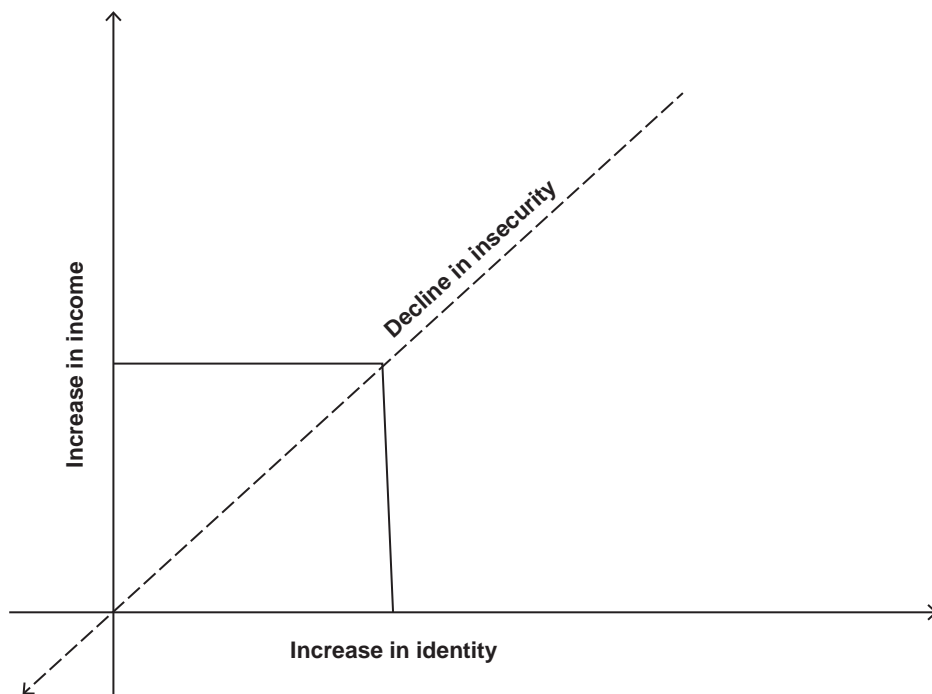
### Triple 'I' Model

A model of identity, income, and insecurity emerged as an essential ingredient of women's empowerment. Triple 'I' is a model of correlation between insecurity, income, and identity. According to this model, women's empowerment is an amalgamation of a simultaneous rise in identity and income and a decline in insecurity. This process of transformation oscillates between individual and collective identities. The collective identity and income accelerate the potential reduction in individual insecurity. The study reveals that the increase in identity of women in the family, community, and public institutions such as schools, hospitals, banks, and other places increases options and the proper use of public services and, in turn, reduces out-of-pocket expenses.

In Figure 3, the x-axis shows income (which in traditional societies is often negative), while the y-axis shows identity. Unlike income, the identity of a woman is a 'representative' identity. It is represented by her son, husband, or any other male member of the family. Without JEEViKA, identity on the y-axis was below zero and income on the x-axis was on the extreme left; both income and identity being less than zero was creating insecurities. With the project intervention, the identity of women has moved upward and income has started moving from left to right on the x-axis, showing a decline in the insecurity level. This Triple 'I' Model thus shows women's empowerment as directly proportional to identity and income, while inversely proportional to insecurity.

The gain in empowerment shows an overall rise in identity and income, and a decline in insecurity. Thus, empowerment can be achieved when the rate of increase in identity and income is over and above the rate of decline or increase in insecurity.





**Figure 3** The Triple 'I' Model: identity, income and insecurity

Any other condition, in which women's insecurity drastically declines without transforming income and identity, can reduce women's vulnerability, but may not achieve empowerment. However, what is evident from most of the microfinance programmes that target increase in income without increase in identity is that they do not result in a decline in insecurity, rather they increase it. In situations where the rise of identity does not happen in tandem with income growth, or a situation in which identity or income are more transitory and less permanent, insecurity does not decline, rather there is an increase in the conditions for women's disempowerment. Short-term income options or mere distribution of microfinance to Self-Help Group members without linking to livelihood options do not reduce insecurity, rather they increase a woman's insecurity with rising loan interests and unfulfilled aspirations.

A woman remains insecure despite having access to loans, as her capability is undermined, lowering her confidence due to representative identity or lack of recognition in society and by the state. Studies suggest that not only family members, but even bankers do not 'bank' on her capability. Thus, a woman neither possesses identity in family and society, nor is she recognized by public institutions. As a result, a microloan is used or underused for nonproductive assets such as health care, education, or a girl's marriage, which creates debt and anomaly.

## Is it local or global?

Often microfinance and rural livelihood programmes are evaluated in terms of an increase in financial inclusion and a rise in income. The findings suggest that microfinance is not about the meagre money that women have access to, it is more about social transformation that improves the scope and scale of inclusion and sustainability of rural livelihoods. The microfinance impacts are thus questionable due to the limited perspective of finance and income. A microfinance assessment framework does fulfil Sen's capability approach. It transforms the social arrangements in society in the context of the freedom women have to promote and achieve their abilities, and to act on what they value and have reasons to value. In this context, rural women value identity and income as the process and opportunity to overcome insecurity. Thus, microfinance in the context of women's empowerment should not be limited to assessments of rise in income, but instead include a coherent rise in income and identity.

Like JEEViKA in Bangladesh, perception changes are shown by the extent to which women experience an increase in self-worth and the extent to which there is a decline in acceptance of their lower status relative to men, both in the home and in society (Mahmud et al., 2012). While testing several indicators of women's empowerment in the context of Vietnam, the evidence suggests that when economically empowered, a wife makes a substantial contribution to the family income; her husband's involvement in housework could best be described as an outcome of his wife's empowerment (Hung Minh et al., 2004).

On the other hand, the findings from South Asia suggest that provision of financial services represents a range of possibilities, rather than a predetermined set of outcomes. However, a critical facet of success is the nature of the relationships which govern the delivery of the services, and developmental inputs are the outcomes of commitment by the people responsible for delivery. It is also the design of financial services for the poor that is based on an empirical understanding of the relationship between context, approach, and impact which makes it successful (Kabeer 2005). In the context of JEEViKA, probably both were embedded in the strategy as core components of the project design. Instead of an army of alien development experts deployed in the project, the use of community resource persons (CRPs) for community mobilization and field-level intervention was a sign of linking context with approach in the project design. The home-grown project-implementation team also helped to reduce the lag between project commitments and community concerns. Similarly, a study in Uganda by the African Studies Center (Lakwo, 2006) recommends that customization to local context is critical. By doing so, microfinance enlarges the purpose of the project to make women's empowerment its cardinal goal, thus including the voices of the women beneficiaries in its core strategy.

## Conclusion

Though access to microfinance is critical, it is not decisive. The study suggests that the home-grown strategy of community resource persons (CRPs) created multiple

interwoven identities for women belonging to the JEEViKA network. The name, norms, and network of women collectively create and restore social capital for a resilient society, especially when the society suffers from not one, but multiple problems. These problems are addressed with improved social cohesion, resulting in better access to public services, including use of personal resources such as loans for the creation of productive assets. Thus, the critical issue for policymakers is to design home-grown models in the microfinance projects, like CRPs in JEEViKA, that entice capability and choice among the marginalized to overcome poverty by addressing their income, identity, and insecurity.

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