

**Report of the Study on the Deprivations Experienced by People in Neighbourhood
Groups and Other Organisations of the Poor and the Empowerment Systems for
Poverty Reduction**

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ABBREVIATIONS USED

NHG	Neighbourhood Groups
SHG	Self Help Groups
NGO	Non Government Organisation
SAPNA	South Asian Perspective Network Association
CUPRP	Cochin Urban Poverty Reduction Project
WIN	Women In Need Centre
DARSHN	Development Action thRough Self Help Network

Poverty Reduction

I. INTRODUCTION

The notion of 'lack', deficiency or deprivation has been a common denominator perception about poverty. Deprivations can be either of a non-material existential kin material nature. To the first category belong such factors such as one's inability to ml end, lack of self-confidence, being neglected or abandoned etc. As to material facto could include discrimination, inequality, political or other forms of oppression and domination absence of entitlements. non availability of the minimum of necessities, required for e or biological survival, as defined by one's particular culture; also, all other forms of deprivation destitution, hunger, malnutrition, homelessness, ill health, and exclusion from educational possibilities, etc (Rahnema, 1997).

Although the materialities referred to are relative to various societies and cultural spaces, be argued that there is an irreducible core of absolute deprivation in our idea of poverty translates reports of starvation, malnutrition and visible hardship into a diagnosis of poverty without having to ascertain first the relative picture (Sen, 1990).

The understanding of deprivations have been crucial to shaping the response of both the deprived as well as non-deprived to the situation of poverty.

It has been noted that the poor – leaving aside voluntary mendicants – tend generally to attribute what they lack to conditions independent of their will and beyond their control – whether defined by metaphysical causes such as God's will, one's karma or kismet, or the unjust constitution of society. Their perception of the deprivations from which they suffer is also often aggravated by the feeling that they lack the necessary ability to overcome their condition.

Similarly, the response of 'others' to poverty has ranged from non-intervention to charity to repression, based on social, cultural or ethical reasons.

In the global context co-ordinated efforts aimed at measurement and alleviation of deprivations have had a predominantly economic outlook. Consequently the development efforts have predominantly followed the economic concepts of welfare state or market led development .

However, fifty years of experience with either paradigm appears to have led to a consensus that the above strategies have failed in solving the problems of poverty and also to the realization that poverty is not a simple unidimensional economic issue. (ISACPA,1992)

The search for an effective solution, initiated in 1970s both in South Asia and Latin America has led to the understanding that poverty is powerlessness and therefore can be solved only through a process of empowerment (Esteva, 1997). This essentially political approach to poverty eradication and development has been gaining acceptance to the extent that along with sustainable development and participation, empowerment has become one of the most misused and abused terms in development lexicon.

The state of Kerala has been a unique case among developing world for its achievements in social sector, which are comparable with that of developed world. Yet there exist pockets of poverty among fishing community, tribals and women employed in unorganised sector. Several NGOs operate among these communities with the objective of empowering the communities members and alleviating the worst form of poverty .

Even though the stated objective is same these interventions differ markedly in their approach and strategies. The present study was an attempt at comparison of the interventions by four selected organisations operating in the Alleppey and Ernakulam districts of Kerala. Since the impact of interventions is dependent on the initial level of deprivations faced by the community the study also aimed at bringing out the level of deprivations faced by the communities in which the interventions have been initiated.

2. OBJECTIVES OF THE STUDY

1. To study and categorize the types of deprivations experienced by the people in neighbourhood groups and other organisations of the poor.
2. To understand the relationship between power, poverty and deprivation
3. To facilitate the development of groups studied by stimulating participation of the poor.

3. REVIEW OF LITERATURE

The term poverty is at once both a reality and myth. Destitution or deprivation of those factors such as food, without which the survival of an individual is impossible is a reality. However, poverty is also a construct, a perception based on possession or lack of certain desirables, so much so that there may be as many poor and as many perceptions or poverty as there are human beings. The fantastic variety of cases entitling a person to be called poor in different cultures and languages is such that, all in all, everything and everyone under the sun could be labeled as poor, in one way or other (Rahnemal, 1997).

A review of literature would suggest that for long and in many cultures of the world, the poor was not always the opposite of rich. Other considerations such as falling from one's station in life, being deprived of one's instruments of labour, the loss of one's status or the marks of one's profession (for a cleric, the loss of his books; for a noble, the loss of his horse or arms), lack of protection, exclusion from one's community, abandonment, infirmity, or public humiliation defined the poor. The Tswana people of South Africa recognized their poor by their reactions to the appearance of locusts. Whereas the rich were appalled lest the locusts ate the grass needed by their cattle, the poor who has no cattle rejoiced because they could themselves eat the locusts.

In Europe, for ages, the *pauper* was the opposite of *potens* or the powerful. Thus, the owner of a tax free property, a wandering merchant, unescorted women, all could be called pauper. On the whole the poor were quite respectable persons who had only lost

or stood to lose their birth.

In the same category were the voluntary poor who renounced worldly riches either to share the life of destitutes (in Europe) or in pursuit of spiritual enlightenment (in Asia).

The notion of poor as lacking what the rich would have in terms of money and possessions evolved following the expansion of mercantile economy and the processes of urbanization leading to massive pauperization.

Even since, common to most perceptions or definitions of poverty has been the notion of lack, deficiency or deprivation.

Thus Straus (1969) describes poverty as the deprivation of those minimal levels of health, housing, food, education and recreation compatible with the contemporary technology, beliefs and values of a particular society in a specific locality. The definition brings out the subjective nature of poverty in linking the levels of deprivation to the beliefs, values and technological advancement of society.

Galbraith's (1962) definition of poverty strengthens the above understanding the poverty like beauty lies in beholder's eyes.

Schwarzweiler (1969) tried to define poverty from an angle different from that of inadequate ends. He started that "poverty.....(can be) shown to be a problem stemming from inadequate, insufficient means..... Indeed poverty is the inability of an individual or family to manipulate the external environment."

Sen (1980) analyzed the strengths and weaknesses of the different approaches to define poverty, such as the biological approach, relative deprivation approach, the inequality approach and as a policy definition.

Overall, even as the idea of poverty being a relative concept based on deprivations is accepted, as Sen (1980) points out, "there is an irreducible core of absolute deprivation is

our idea of poverty which translates reports of starvations, malnutrition and visible hardship into a diagnosis poverty without having ascertain the relative picture.”

The concept of empowerment for eradication of poverty gained credence during the 1970s through efforts to formulate an alternative development paradigm, mainly based on lessons learnt from the ground. These efforts in Latin America as well as in South Asia led to the evolution of Participatory Action Research Methodology (PAR) (Haque et al, 1977). The PAR methodology essentially involves conscientisation or development of a critical awareness of own reality as the starting point. The conscientized poor, who are aware of their own reality through a revealing analysis of own lives, develop the understanding that poverty is due to social power structure and that since it is a social construct, it can be changed through social action. Through collective action and reflection (praxis) they begin to address the crisis of poverty in their lives, as subjects and not as objects of own development.

For the powerless, empowerment entails a bottom up process whereby they transform from passive or reactive subjects to positive actors in the drama of their individual lives (Friere, 1973).

A review of literature reveals some crucial differences with the dominant development paradigms.

1. The first is that empowerment is a process approach as against the earlier project approach. It is the process of enablement in bringing about the outcome one desires.
2. Secondly, poverty is defined as lack of something that society designates as desirable and worth having. Lack of something, tangible or intangible which is valued by the community around at that time and perceived by the individual as important and urgent. The emphasis is in the poor gaining control over decisions affecting their lives. In other words, they are the subjects of their own development.

3. The change sought to be brought about is not merely material, but also in the knowledge, attitude and skills of the poor.

Ponna Wignaraja (1990) was among the first to recognize that poverty had a hierarchy and that women, at the lowest rung, suffer the maximum. Poor women carried double burden; of being women and of being poor. This led to broadening of the concept of empowerment to include gender equity concerns.

Batiwala (1995) defined empowerment as the process of challenging existing power relations and of gaining greater control over the sources of power. Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance (Chandra 1997). According to Pillai (1995) Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life. Power is not a commodity to be transacted; nor can it be given away as alms, “power has to be acquired and once acquired, it needs to be exercised, sustained and preserved”.

4. METHODOLOGY OF RESEARCH

The methodology will focus on Participatory Action Research so that while data is being accessed, positive change also will be effected in the groups studied. Research design is taken from the class notes of the Professor from IIM, Ahemedabad who taught case study method to the researcher.

i) Research design

Type – Multiple case embedded case study

ii) Units of analysis

Level I -Six organisations of the poor at different stages of development.

- a) Neighbourhood groups organized under the CUPRP under the Corporation of Cochin and NHGs organized under Panchayati Raj in Ernakulam District.

- b) Self Help groups of poor women organized by religious groups and under Kudumbasree programmes in Ernakulam District
- c) Poor women's thrift and credit societies organized under the CDS structure in Alleppey and Ernakulam districts

Level 2 -6 groups in each category of organisation. Total sample size $6 \times 6 = 36$

groups, studied in depth using PAR methodology

- iii) Data analysis : explanation building
- iv) Geographical area : Ernakulam and Alleppey Districts
- v) A pilot study will be conducted for three months. Propositions for the study will be formulated during this phase
- vi) The report will be presented in linear analytic format with single case reports as appendices
- vii) Replication

Literal replication : 2 organisations

Theoretical replication : $2 \times 3 = 6$ organisations

Criteria of selecting groups - logistic convenience, poor are identified based on income criteria.

Criteria of Selection of Groups is given below:-

- (i) Groups which are at least one year after formation
- (ii) have more than 10 members
- (iii) all the members are poor based on income criteria
- (iv) groups have regular meetings
- (v) groups have a facilitator
- (vi) the objective of the group is members economic development and removal of deprivation
- (vii) groups are logistically convenient to access from Cochin

Profile of organizations as well as that of locations studied are appended as Annexure 111

5. RESULTS AND DISCUSSION

This chapter discusses the results of the study under two headings namely deprivations and empowerment observed, in 144 individual cases spread over in 24¹ groups in 4 organisations.

5.1 Deprivations

5.1.1. List of Deprivations

The various deprivations as claimed to be experienced by the respondents are listed below.

1. Early Marriage
2. Untimely Credit
3. Illiteracy
4. Bigamy by husband
5. Drug addiction and alcoholism
6. Malnutrition
7. Lack of sanitation facilities
8. Chronic diseases
9. Unemployment
10. Lack of housing
11. Lack of drinking water

¹ Although interventions by ICDS, Rajagiri Institute of Social Sciences, Kalamassery and Kuttanad Integral Development Society, Alleppey were also proposed to be studied, they could not be studied as there were no groups in the ground when the action researcher visited the locations to conduct the study

12. Untimely supply of water
13. Economic deprivation
14. Physical and mental torture by husband
15. Physical incapacity to work and earn
16. Dependence on others for livelihood.
17. Lack of Shelter
18. Insecurity of Tenure
19. Inability to meet basic needs
20. Low per capita income
21. Irregular income

5.2. Grouping of Deprivations

The different deprivations were grouped into the following groups to facilitate analysis. The classification was based on the characteristics of each deprivation observed.

5.2.1.Social deprivation

- Presence of a toddy/shop/bar nearby, leading to loss of peace of mind
- Hooliganism
- Drug addiction – can lead to deprivation
- Immoral activities – response to economic deprivation

One of the deprivations observed was the deprivation of a peaceful harmonious environment to live in. This was brought out mainly by the respondents at Fortkochi. The factors that contributed to the loss of peace of mind were the presence of toddy/arrack shops near by with drunken brawls and fights being a great nuisance. Moreover, women living in the vicinity and who have to go out to work, fetch water etc., often are subjected to lewd comments, unwelcome advances often attempts to outrage their modesty. Women

therefore live in constant apprehension especially those with unmarried grown up girls in the house.

Again, the increased drug abuse among younger generation lead to increased hooliganism, also erode the peace of mind. For instance, in the Division 3 at Fortkochi, the wayward youth made it a point to damage the streetlights as soon as they are repaired so that they could engage in unlawful activities under the cover of darkness. Similarly public taps at street corners are also damaged so that there is less of public activity in the road.

Presence of women engaged in prostitution, and sale of illicit liquor in the neighbourhood also reportedly contributed to loss of peace of mind. Moreover, people living in such surroundings were looked down upon by other members of the community .

5.2.2. Education deprivation

- Unemployment
- Low paid employment
- Low status in the society
- Lack of opportunity for higher employment

The deprivation of quality education which help equip the poor to fight other deprivations was observed in three out of the four cases studied, and had their genesis in economic deprivation Education is a powerful tool in the fight against poverty in an increasingly competitive work environment, which demands newer, more specialised skills. The youth from poor families with hardly basic education find themselves unwanted. The poor economic situation in households render them incapable of acquiring knowledge and skills that are in demand in the new age economy. As a result, they are often forced to follow the same trade/occupation that their fathers and forefathers plied, like black smithy, fishing etc. Even those who try other ventures get to be a casual labourer at best.

They are hard hit here also, as the efficiency orientation of the industrial sector is forcing it to be more technology driven and less labour intensive. Poor educational base, thus leading to unemployment, underemployment and with few opportunities for better employment was thus a major deprivation observed in most case. However, the Sevashram led groups at Cherthala with better economic status were exception to groups in other locations.

5.2.3. Nutritional deprivation

- Health problems
- Malnutrition

Deprivation in terms of quality and quantity of food intake is common in the lives of the poorest of the poor. While cases of families going without any food at all were not encountered during the study, less severe forms of nutritional deprivation, especially pertaining to quality of food were quite common. For instance, all the 36 families studied in Fortkochi, 34 of 36 families at Aroor 30 out of 36 families in Eramalloor and 10 out of 30 families at Chertala found milk a luxury that they could not afford, or could afford only on rare occasions. So was the case of vegetables as well. Still, the effect of such a diet was not felt strongly because of the high intake of protein in the form of fish, which was an important component of their daily food.

5.2.4. Economic Deprivation

The most important deprivation observed at individual level has been economic deprivation

Table I present the distribution of cases of economic deprivations across the different organisations studied.

Table I Cases of Economic Deprivations Reported

Organisation	No. of cases studied	No. of cases of economic deprivations	Percentage of total cases
CUPRP (Fortkochi)	36	36	100
DARSHN (Aroor and Eramalloor)	36	33	100
WIN Centre (Eramalloor)	36	29	80
Sevashram (Cherthala, Thuravur)	36	8	23

Economic deprivation could, in most cases be attributed to the following causes.

- a) Low income
- b) Irregularity of income
- c) Unemployment
- d) Unfair terms of work
- e) Lack of access to institutional credit
- f) Large family size

The low and irregular income was the major factor in case of those who depended on natural resources such as the fishermen community in Aroor and Eramalloor. The men folk eked out living by catching fish, crabs etc. in the backwaters. However, the catch was highly unpredictable. Thus at times the earnings can be as high as Rs.200-300/day but often there may not be any worthwhile catch for days together. Often the women try to supplement the family income by working in the peeling sheds, which again is highly dependent on prawn availability. The depletion and degradation of natural resources to the benefit of a handful, contributed to the low and irregular income, in such cases. For instance, the Vembanad lake along the Chertala belt is extremely polluted by dumping of waste by processing industry , leading to lower fish population.

Another major reason is unemployment, which is wide spread in Kerala. The women and youth of the families in Division 3 of Cochin Corporation are examples of this. Unfair

terms of work leading to non realisation of eligible income was reported by women at both Aroor and Eramalloor, leading to lower incomes was reported in all cases where the women were engaged in processing work at peeling sheds. While the approved rate is Rs.2.50 per kg of prawn peeled the measurement is quite arbitrary and women end up peeling nearby 1 ½ -2 kg to earn peeling charge for 1 kg of prawn. The resultant loss can be over Rs.10-15 per day for a single labourer.

Further, the women are not eligible for any other benefits that workers enjoy in other sectors Kerala, such as provident fund, earned leave, medical leave, maternity assistance etc. even if they work in a peeling shed for more than a decade.

The low economic status and high unemployment are also partly due to the inability to initiate self employment/income generation activities for want of support from financial institutions. For instance in Division 3 of Fortkochi, CUPRP trained more than 125 women in different trades and they submitted project proposals for income generation activities. They are yet to get assistance even after four years of waiting.

The large family size reducing the per capita income was mostly observed in the slums of Mattancherry .The women here belong mostly to a particular community and are, for most part, less educated and are not allowed to adopt family planning measures by husbands under religious pretexts. Thus out of 36 families 25 had families of size 5 or more.

Alcoholism and habituation to drugs constitute a major drain on economic resources of poor families, the study has revealed. Over eighty percent of the families studied had the men in family habituated to some form of intoxicant mostly liquor. Kanaka at Aroor as well as Leela at Thuravoor, in whose cases the husbands are earning but spends most of the earnings on liquor are but just two examples of to what extent alcoholism can lead to economic poverty. All the women interviewed, without exception observed this to be a major leakage of meager income and a widespread social evil to which even teenaged children have been succumbing.

The last major reason observed for economic deprivation was incapacity to work, covering 4% of the 144 cases studied. This included either physical incapacity to work, reported in case of Shylaja at Eramalloor or the incapacity owing to dependence by chronically ill family member, as was in case of Zainaba Haneef at Mattancherry .

It was also observed that most other deprivations such as nutritional and educational deprivations had their genesis in economic deprivation. When the family income is more the children get better quality nutrition as well as better education. Thus in Cherthala, where the group members had more disposable income, the children ate more nutritious food and went to better school. However in case of much poorer, capacity was so low that they could not afford to buy vegetables, milk, meat etc. even on an irregular basis for the children. Similarly, the children of the poor families had to depend on Government run schools where the standard of teaching was perceived as dismal. As a result the students who pass out after schooling find themselves incapable of availing the opportunities created by a rapidly changing economy demanding specialized knowledge and skills, thus denying even the future generation an opportunity to get out of poverty.

Similarly illiteracy of the parents also render them incapable of following their child's education closely. With the poor economic status rendering tuition to children out of question the above factor contributes to a heavy lack of guidance to the students in their formative period. This can be observed in cases like that of Sheeba Gangadharan and Sreedevi Chandran of Anjilikkad, who spares no pain to ensure good quality education to their children as they themselves are educated and can recognize the important of quality education in the modern world.

5.2.5. Gender Inequity

At individual level perhaps the most prevalent yet the most subtle form of deprivation is the gender inequity. While most women were reluctant to talk about man women relationship some like Leela S Achari were quite candid about it. The more visible forms of male dominance involving physical and mental harassment were most pronounced in

Fortkochi.

While questioned as to why the women bear with harassment at households and most of women expressed helplessness and lack of alternatives. There was also clear ignorance about their own rights as individuals. Moreover, the feat of social backlash and the social stigma attached with women who stayed single also discouraged them from asserting their rights. Most women cited dependence on husband for livelihood support as a major reason.

That gender inequity often has cultural roots was most evident in Fort Kochi where most of members belong to a particular community. The women especially unmarried girls discouraged by the male members from moving freely and taking up employment, under religious pretexts.

5.2.6. Ecological Deprivation

Ecological deprivation was another major deprivation faced by three out of four organisations studied. Both at Aroor and Eramalloor the deprivation mainly was in the form of pollution of local waterbodies like ponds and canals with refuse from sea food processing industry.

Aroor and Eramalloor has nearly hundred peeling sheds and scores of ice plants, in addition to nearly twelve major seafood export companies operating in the area. They draw up the ground water for their commercial purposes and also dump the waste of processing into the network of small canals and ponds, polluting them. The ground water depletion also leads to ingress of sea water. As a result of all these factors, the network of ponds and canals in Anjilikkad area are extensively polluted. The people regularly complain of water born diseases and skin disorders. More importantly the pollution also adversely affect the fish population in the backwaters, thus reducing their income further.

In Fortkochi, the ecological deprivation constituted lack of adequate facilities to dispose

waste including human waste. Moreover right through the area passes a major sewage disposal facility the Perandoor canal, which is filled with filth and is a breeding ground for many diseases and their carriers.

5.2.7. Analysis of Deprivations

The extent of deprivations varied from location to location and even within locations. For instance at Aroor, though uncertain income is considered as the reason for most of their problems, non-availability of potable water in the vicinity was rated as the most felt deprivation. All the thirty six women interviewed ranked shortage of water as their major constraint. The reason attributed to this was that when water is not available, it is women who have to walk upto 4 km to fetch water. Since ninety percent of women were working in peeling sheds, they had to leave early for work. The work also is quite demanding having to sit hunched in ice and refuse of fish for hours at a stretch. Thus non - availability for drinking water was reported as the most pressing deprivation.

Again, at the CUPRP location in Division III of Cochin Corporation, though lack of basic amenities, space constraint, filthy living condition etc. were ranked high by the respondent Ninety three percent of women rated scarcity of potable water as their second most deprivation after economic deprivation. This was hardly surprising as the western parts of Cochin has always been deficient in water supply. Secondly the maintenance of water supply network by Kerala Water Authority is poor, leading to non- supply as well as waste of water.

Still, there were cases like that of Suharabi Sharif for whom ensuring sustenance was priority

The study of deprivations among the groups organised by Sevashram came out with contrasting results. The groups studied were based at Cherthala (3 Nos) as well as Thuravoor (3 Nos). Of the six groups studied, members of only one group came up with any evidence of deprivation that is normally associated with poverty .The group in

question had a fairly high share of agricultural labourers and rural artisans who, as was already reported, found their income earning opportunities dwindling. Thirty one out of thirty six members selected at random had their men belonging to salaried class, either in public or in private sector. Thus most households covered by Sevashram had a regular income and could not be compared with those of covered by other agencies studied.

On the whole, the deprivation claimed by the respondents was a clear reflection of their socio cultural, economic and ecological background. Analysis of the deprivations indicate that satisfaction of basic needs are given maximum priority in all the communities studied. Only in cases where they are addressed have other priorities emerged.

Secondly, the most widely reported deprivation is economic deprivation. This again is hardly surprising for the primary reason that the study was conducted among poor sections of the society. It goes without saying that monetary emancipation, for the poor, is a way of addressing. Most other forms of deprivations. Thus monetary deprivation being quoted the most common deprivation was along expected lines.

A third observation is that economic deprivation was more the order of the day for those whose livelihood was dependent on natural resources. This is a universal phenomenon. Natural resources, being common property resources, are open for exploitation by all. Historically, the communities used to manage their resources, in a sustainable manner without allowing over exploitation. However, the alienation of the communities from natural resources management lent way for over exploitation by vested interests with resources to match. This over exploitation and resultant depletion of natural resources has eroded the livelihood base of those communities like the forests and fisherfolk communities, pushing them into deprivation and poverty.

In a net shell the following are observed

- a) Deprivation is not unitary
- b) Outcome of the process is a stage in the empowerment. Deprivations help in pushing up the process of empowerment.

- c) Deprivation motivate women to take up issues and get empowered to higher levels of empowerment. Every deprivation helps in the process
- d) Individual effort is better. It is the result.

5.3. Study on Empowerment Strategies and participation of the poor

The understanding of the concept of empowerment varies widely in the development world. Our study also reveals that different organizations perceive empowerment differently. There is a corresponding change in strategies between organizations as well. The following is a description of the processes and strategies for empowerment and poverty alleviation as was followed by the four organizations studied.

5.3.1. DARSHN, Kochi

DARSHN was one of the organizations identified for the study, DARSHN's approach to poverty eradication is through empowerment of the poor, following the premise that poverty is powerlessness. Poverty eradication is sought to be achieved through facilitating building of organizations of the poor, the self help groups and promoting collective action by the poor.

On ground DARSHN's facilitators approach the community not by explaining the community intervention programme but through efforts to study the poor in the community, its problems etc. During the process, the members (women of poor households) are engaged in a dialogue as to their problems, the causes, and potential solutions. Through the dialogue, the poor are made to look at their poverty in a fresh light and understand that poverty is basically due to structural inequities in society. The idea of collectivity is elicited from the members and then only are groups formed.

The agency does not follow any agenda in its intervention and the activities of the groups are driven by the members. Savings and credit is invariably the major activity of the groups. There is no membership fees and the groups of 15-20 poor women decide on all

matters concerned with the group such as frequency of meeting, time, venue, the amount of savings, how to use it and also how to maintain accounts. The groups have no formal structure though one or two members are nominated by the group to handle the accounts, write down the minutes and safe keep money. The money is handled by the members of the group themselves and DARSHN fields staff never handle the money that belongs to the groups. What to do with the money is again left to the group, and considering the perennial need for cash, all the six groups six groups studied have opted for credit programmes using the savings fund. The group loans, ranging from Rs. 300-500 however was mostly used to meet the consumption needs of the family.

The amount of money to be saved each week is left to each group. However, there is a tendency of the groups to fix it at Rs.10/- per week though the initially formed groups have not finalise any norms so far .

Four out of the six groups studied were also engaged in collective purchase of items for domestic consumption (mostly grocery) and distribution among the group members. However, in two of the four groups, in spite of the benefits realized, the activity was facing problems of continuity. This was evaluated by the group members as due to non willingness of the male members in family to give the members money to pay their dues to the groups.

DARSHN has also been linking up the groups with organisations engaged in micro credit activities, once the groups have shown signs of stabilisation. Thus, in two groups that have been older than one year, 25 out of 35 members (8 out of 36 studied) had availed loan either to initiate income generation activities or to expand continuing activities. The Profile of the groups studied is as follows:-

Regarding the impact of the intervention, the reduced dependence on moneylenders as well as availability of loans for income generation activities as well as personal purposes

are considered as the greatest advantages by the members interviewed. The groups pre occupation, with monitoring of own activities coupled with DARSHN's hands off style of functioning did not appear to provide them with any real opportunities to enlarge their knowledge sphere or awareness about the world around them, though one group had 5 of its members subscribing for a newspaper. While the groups appear to be aware of the exploitation by moneylenders, their awareness about gender equity issues, especially in the domestic context appeared to be weak

5.3.2. COCHIN URBAN POVERTY REDUCTION PROJECT(CUPRP), Kochi

The basic philosophy of CUPRP is also the same as that of DARSHN i.e. that of releasing the collective creativity of the urban poor and channelising it for the alleviation of the worst forms of poverty. Again the mobilisation efforts focus exclusively on women below poverty line.

Neighbourhood Groups (NHGs) of 25-50 (women identified based on a nine point criteria² of deprivations) are organised by facilitators employed by the Urban Poverty Alleviation Department (UPAD). There is an initial membership fee of Rs.10/individual and compulsory weekly savings of Rs.10/member. The money is deposited in an account jointly held by the President of the group as well as the Resident Community Volunteer (RCV) of the group. Apart from the president and RCV, the group also elects three other volunteers, one each for health, public works and capacity building. The groups have been mostly over three years at the time of study. The major activity of the groups is collective savings and credit, which the groups manage reasonably successfully. The savings ranges from Rs.5400 to Rs.23000.

² As per the criteria, a woman can be a member of the group only if she satisfied at least four of the nine following conditions (a) Single headed family (b) Disabled son (c) No house of her own (d) living in rented room (e) No regular job (f) Son needs regular treatment (g) Medical expense is very high (h) Needs special school and special transportation

The utilisation of loans availed, which ranges from Rs.200-1000 is mostly used for consumption needs of the member's family.

The CUPRP also has, over the, years, organised several training programmes which nearly twenty percent of the women have availed. However, none of the beneficiaries could make use of the vocational training given at highly subsidised rate as the promised loan from nationalise banks were yet to materialise.

There was very little by way of empowerment either at group or individual levels. If any, there was a great deal of disenchantment with the programme As a result the participation in the groups was more of a formality than with any real enthusiasm.

A reason for the above observation could be that the groups were formed by offering tall promises of various benefits that the programme could offer to those who join the NHGs such as tenureship to land, building, better living environment, drinking water, sanitation and loans for income generation activities. However, very little of the above promises have been fulfilled. The community organisers have seldom communicated the actual purpose or vision behind the mobilisation effort to the groups. Mobilisation has been highly mechanical and directional with the poor enjoying very little say even in affairs of the groups (See box)

Most of the households in division III of the Corporation are very poor. So much so that can hardly afford to buy milk for their need. UPAD provides Rs.2/- per participant per week for tea during the meetings. The women do not actually enjoy the tea since often they have tea while their near and dear including own children watch on. One of the groups, feeling uncomfortable, decided to do away with the tea and instead, transfer the allocation to common thrift fund. As the UPAD became aware of this, they disallowed the transfer of funds as per the views of the group and insisted that they either have the tea at the meetings or return the money to UPAD.

The Profile of the groups studied is as follows:-

Another major reason has been the mismatch between the strategy and reality. In the slums of division III, the dinghy shanties that most of the members live in can hardly accommodate more than eight to nine people at a time. Often it is under such conditions

that 25-50 women are expected to participate in the weekly meetings. Most members even do not get to look in if the group meets even at half its strength. As a consequence, most participants hand over the passbook and weekly savings to the president or RCV and leave, coming back later in the evening to collect the passbook back. Effective participation is a casualty here.

Hardly any economic activity has been initiated by any of the six groups studied. The major reasons were lack of knowledge about existing opportunities as well as lack of capital. A third reason is that the group environment is not being a platform for discussion along such lines.

5.3.3. SEVASHRAM, Angamaly

Sevashram strives to promote an alternate livelihood with emphasize on limiting the needs, and promoting and strengthening values of sharing, caring and humility among the members. As was pointed out by Fr. Mampilly, Director, Sevashram, the groups are not mobilised along the lines of economic poverty.

The Sadhyaya groups organised by Sevashram are organised by the facilitators appointed by the Sevashram. The groups have a formal structure with a president, secretary and a treasurer .

The groups of about twenty members each meet once every week at a member's home and the major activity is savings and credit. The members are to save at the rate of Rs.10/week and the money is deposited in a joint account held by the secretary and the treasurer. After six month the groups are linked with NABARD from where they can avail loans for income generation activities. The profiles of the groups studied are as given below:-

In addition to the group fund, the members also contribute to a death fund as well as

marriage fund operated directly by the Sevashram.

The other major activity of the group is discussion of the leaflet published by the Sevashram in its weekly meetings. The bi-monthly periodical contains a major message, stories of successful collective efforts of other Sevashram group and news about Sevashram.

Sevashram, in addition, offers women an income generation opportunity through direct selling. Sevashram procures items of household consumption including white goods like electronic appliances etc. and distributes them to the groups as per indents of the groups. The members can sell these items to public at large through door to door selling and earn a commission of 5% on the selling price. An equal percentage also goes to the group funds. Sevashram also deals in groceries in a similar manner. Thus the members can purchase these items for their own consumption, as well as selling.

Through Sevashram's intervention, at least the six groups studied have been successful in spreading the more humane values of love, tolerance etc. It has also been successful in offering a livelihood option to women associated with the groups (10/36 studied). However, in terms of making major changes in the quality of life of its members, Sevashram's intervention has been handicapped by the fact that it does not differentiate between poor and non poor. Five of the six groups studied had members belonging to households with regular income i.e., salaried class. The deprivations faced were also not as many as the other locations studied. As a result, while there is a strong bond between the members of a group and an increased awareness about social issues, there were very few cases of the poor moving out of poverty. In an interesting twist the one group with most members below poverty line were bitter that Sevashram community organiser seldom visited the groups on account of the relatively smaller size of the group savings the group had.

5.3.4. WIN CENTRE, Eramalloor

WIN Centre essentially follows the well accepted strategy of organising the poor into collectives so that collective countervailing power is developed among the poor. Both economic self reliance and knowledge power are considered important.

The mobilisation process involves a trained community organizer visiting the houses of the selected area, contacting women of the poor households and explaining the Centre's program e The interested women are formed into groups of about 20-25 women. There is a membership fee of Rs.1 0/- per member. The group has to meet once a week on a regular basis at each members' home. At these meetings a savings fund is operated with each member saving Rs.10/- each. The savings fund is operated for six months after which only the members become eligible for loan from the group savings. Moreover, the groups are also linked with NABARD's loan scheme(National Bank for Agriculture and Rural Development) group linked income generation activities. Besides the economic activities each member is to prepare and talk briefly about topic of relevance to women at each weekly meeting.

Such an understanding was not observed in case of the group members studied. Asked as to why they joined/formed the group, all of the 36 women interacted with responded that when WIN Centre's community organisers explained about the programme, they felt it was a good programme and therefore joined the group. The offer of loans after six months was also an added incentive.

The groups studied ranged from six months old to those close to three years. Over this period the membership has remained somewhat constant, which indicates maturity and increased acceptance of the collective principle by the group members. While an increase in membership was also not observed, the members said that the usual practice was to form new group of interested members.

The activity that the groups performed most successfully was savings. All meetings had

between fifty and seventy five percent attendances. All the members who came to the meetings brought their weekly savings to the group. Thus each group has been able to make savings that range from Rs.7600 to Rs.40000

The members have been availing loans ranging from Rs.300 to Rs.1000 from group funds. The loans are mostly used for meeting consumption needs. Only 36% of the respondents claimed to have availed the loans for income generation activities such as selling fish, purchase of nets etc. While repayment of loans have been prompt, building up of assets have been meagre.

The non-economic impact of the intervention was reportedly limited to improving the awareness level of women. There was little change observed as far as self -confidence and assertiveness was concerned. The self-management by group members also was reportedly not of a very high order.

The reason for this could be the very strong element of direction that the community organiser provides to the group. The group meetings are controlled and firmly directed by the community organiser. Accounts are maintained by her as well as by group but group money is handled by the community organiser. In case of default of loans, the contribution of the guarantor is adjusted against the loan and the members are expected to apply peer pressure to make the errant member pay up.

Similarly, there was very little of group led initiatives reported, whichever be the sphere. The impression that the researcher and associates gathered was that the group members looked to WIN Centre staff for every lead.

The community organiser also appeared not to understand the finer nuances of facilitation. This could be why, instead of helping the group find answers to their own questions and thus improve their capability, the facilitator takes the decisions for the groups. The individual group profiles are given below:-

The high level of guidance by the facilitator has resulted in very low level of involvement on part of members in the group meetings. In four out of six group meetings that the researcher attended, the group environment was cold and few members dominated the proceedings.

With regard to the question on the impact of collectivity in their lives, nearly 95% of the members responded the easy availability of loan the most significant achievement.

There was little economic activity that could be attributed to the intervention. Only two women out of the thirty six had availed loan for income generation purposes, though all the thirty six had availed loans from group fund. The loans are mostly used to repay more costly debts from moneylenders as well as to recover pawned jewelry etc.

Only one group activity has been proposed in all the six groups studied. This was to purchase goods for household consumption collectively and distribute among individuals so that the economics of scale is availed and also the exploitation from petty traders is countered This activity was yet to take off at the time of the study and hence more could not be ascertained.

A cross case analysis of the above efforts at empowerment of poor women bring out the following

A few cases depicting deprivation like economic deprivation, educational deprivation, physical incapacity to work, lack of shelter etc. are given below:-

1. Case Profile of Suharabhi Shereef (Physical incapacity to work) – who stays in Kurikuzhi Parambu, Cochin. She stays in her brother's house with her husband and two handicapped children. The house where she stays is very small, not properly ventilated or does not have toilet. She has a 11 year old daughter and 8 year old son who are physically and mentally handicapped and bed ridden. Her

husband is doing fish business and the income from it is not regular. She also is unable to go for any work as her children require external help for everything.

Though she is unable to go for work, she is empowered enough to take loan from NHG and now she rears a few goats and gain money.

2. Lack of own house

Here is an example of Sujatha who is married to Pushpangadan and staying in a rented house at Mattummel Nikarthu, Chandiroor. From the meager income of the family members she is forced to pay Rs.350/ as rent for the building and hence she has no savings. Though she is having other deprivations like economic deprivation, mental deprivation etc. she finds lack of own house as the prime deprivation.

3. Case of Jyothi Shusheelan who lacks own house

Jyothi's family comprises of herself, husband and son. She stays in a tiled house belonging to a relative which is not electrified. She is unable to construct her own house with the meager income of her husband. As she realized the need for self reliance, she developed a saving habit and also started working in a chips making unit. She also finds lacks of own house as the prime deprivation though she suffers from many other deprivation.

4. Economic Deprivation

Jessy Albert, a 38 year old lady married to Albert, belonging to Christian Community. Jessy is working as a helper in beauty parlour. Albert is alcoholic. Though he earns Rs.100/day, he spends the major portion of his income on alcohol. He has taken a loan from the bank by mortgaging the property but he is not repaying the amount. All household expenses are being met with the money earned by Jessy. Again, there is a threat of confiscation of their property as it is pledged in the bank.

Prime deprivation is economic deprivation, though she is having mental deprivation because of her husband's alcoholism, threat of confiscation of the property etc.

5. Education deprivation:- The case of Sunitha Shukoor clearly depicts educational deprivation. She was married off to Shukoor when she was studying for pre-degree. Though she wanted to study more, the parents were not interested as they were eager to marry her off. Though Sunitha enjoys her family life, her prime deprivation according to her is educational deprivation.

6. Chronic diseases

Case of Shamla staying at Chalikkavattom, who is a heart patient. She has a blood clot in intestine. She spends much money for endoscopy. She has to depend on her two married brothers for her treatment as she is unemployed. Again, her mother is also a mental patient. This add more to her misery. In this case, we can see the main deprivation for Shamla is that she is suffering from chronic diseases. To add on, she has mental agony as her mother is a mental patient. If we study more closely, we can even see that apart from physical deprivation and mental deprivation, she also suffer from economic deprivation and employment deprivation.

7. Mental Deprivation

Ramani aged 40, is married to Chitrangadahan and stays at Chalikkavattom. They do not have any children. Chintrangadhan is bedridden for the past 6 years. Though they own a house and 20 cents of land, they are unable to sell it to give treatment for Chitrangadhan as the relatives do not permit her to sell it.

In this case Ramani is mentally deprived as she has no children. Again she is not able to give proper treatment to her handicapped husband, as she is economically deprived.

5.4. Group Homogeneity

The groups of three out of four organisations enjoyed a high level of homogeneity in terms of the community from which most of the members came, occupation/livelihood of most of the members, the educational and economic status etc. However the groups organised by Sevashram, especially at Cherthalai proved to be exceptions and were more heterogeneous. The variations in terms of socio-cultural background and economic status (income levels ranging from 2000- 7000 per month per household) were pronounced.

Homogeneity of members is a critical consideration in any collective venture. Then only do they share perceptions about their beliefs, needs, problems and solutions, which in turn are vital to shared vision and action plans.

The lack of homogeneity and its impact on the group was brought out by the experience of Jaya of Karuna group organised by Sevashram, who belongs to OBC community and is a member of a group dominated by Viswakarma community members. Whenever meetings are held at Jaya's residence, other members do not turn up under some pretext or other .

Similarly, wide variation in economic status of household also make it impossible to prioritise needs collectively and arrive at a common action plan. This has been again repeatedly brought out in the response of nearly forty percent of the individuals studied, who observed that operation among group members is confined to immediate neighbourhood and that the factor of group membership has had little influence on it.

5.5. Group Structure

Three out of four interventions revealed a formal structure to the groups. Groups organised by each organisation had structures unique to the organisation and duplicated in all the groups organised by it. Common to all formal structures were at least two formal

positions. The functions of convening group meetings chairing it and leading the discussions, managing the finances of group and co-ordinating the groups activities were clearly allocated among the two or three positions provided for in the structure.

The loan exceptions here were the groups organised by DARSHN which the functions/responsibilities of a recurring nature were assigned to individuals for a fixed period, other responsibilities were discharged by individuals/teams picked for the task. DARSHN appears to be led by the view that positions created interests and could lead to conflicts later on. While there was no evidence to support this view in the experience of any of the groups studied, DARSHN's own experience suggests that groups need not have rigid, formal structures to function effectively. Moreover, the position of DARSHN has been explained to groups and the decision on group structures left to them.

In all the cases with formal structures, it may be noted that the structures were essentially predetermined in nature and imposed on the groups by the development agency. The groups were not provided with any opportunity to discuss the relevance for a formal structure or decide for themselves the structure they deemed fit.

Democratic consensus appeared to be the main manner in which office bearers were elected in all cases. This is only natural as most groups have two or three younger, more educated and more confident members whom others nominate to handle responsibilities.

5.6. Group Activities

All the thirty six groups studied were engaged in two basic activities i.e., savings and credit. The above activities are justified on the following accounts. The first is that to get out of poverty, it is important that the poor initiate income generating activities, which in turn require capital, however modest it may be. Given their background which makes it impossible to raise capital at short notice and also given the apathy of support system towards extending assistance to the poor collective savings represent the simplest way for the poor to raise the capital. The credit activities help the efficient use of the group fund

and also helps it grow at much higher rates than would be possible if deposited with a bank.

Secondly, a cardinal principle of empowerment model is that the poor should undertake themselves, all activities that they can do and the facilitator should only do what the poor themselves cannot do. Savings and credit represent such a simple activity the groups can manage with very little external help. Undertaking such an activity successfully can lead to enhanced self confidence and capabilities of the group, so that they feel motivated to undertake the next activity.

Barring the savings and credit activities, there were very few collective activities undertaken by the groups. Five out of the six groups of Sevashram were engaged in procuring and selling of consumer goods. However, these activities were by and large of individual nature and there was little scope for collectivity. None of the six groups studied in CUPRP or WIN Centre were engaged in any collective activities, though it was learnt that few groups organised by CUPRP elsewhere were involved in collection and disposal of garbage etc.

Three of the six groups of DARSHN were engaged, apart from savings and credit, in collective purchase of consumption goods for the benefit of the members. However, two groups were experiencing difficulties in continuing the activities, principally because they began by procuring all the items at one go. This meant that they had to repay at the rate of Rs.200-300 every week, which they found very difficult. On the other hand, the third one commodity, is still doing well and is now thinking of expanding their activities.

The nature in which the activities are carried out by different groups have already been discussed. In three out of the four cases, savings and credit activities is a must for the group. The terms and details are also decided by intervening agency. In case of two namely WIN Centre and Sevashram, the agencies handle the money collected by the poor.

5.7. Empowerment

All the four agencies studied aim at poverty alleviation through empowering the poor. However, as can be seen, most agencies focus on economic empowerment through (a) building organisations of the poor and (b) linking them with support system functionaries like banks, training agencies etc.

The impact of the above approach has been variable in the 4 cases studied, Two out of 36 studied in case of WIN Centre, 8/36 in DARSHN and none in case of CUPRP had availed this opportunity of linking up with support agencies. In case of Sevashram 8/36 availed the opportunity of collective purchase and sale of consumer goods to earn between 500-1500 a month.

It can be observed that even with the limited objective of economic empowerment there need be much more strengthening of these activities by the agencies concerned. While lack of knowledge about opportunities that they could pursue was one common constraint lack of capital was also a major hindrance observed in most cases.

Empowerment, in a wider, political sense can be defined as the ability to effect informed choices. The above process seldom occurs spontaneously and often requires intervention by a sensitive trained catalyst. Such an intervention leads to,

- a) Realisation of the creativity of the poor as the starting point
- b) Active subjects of the process rather than passive objects
- c) The poor investigate and analyze the reality
- d) Search for options for self development
- e) Institutionalisation of the process
- f) Community development activities
- g) Social praxis
- h) Capacity building of the poor
- i) Deepening and multiplying the process

In short, empowerment is a process of sensitisation, conscientisation and mobilisation (Wignaraja, 1990). Three out of four cases studied can be readily observed to focus only on the third element of mobilisation alone, and that too in a mechanistic manner, Mobilisation should be, in fact, as outcome of sensitisation and conscientisation.

Mere mechanical mobilisation cannot be an empowering process and can only lead to creation of dependency by the mobilised poor on the intervening agency. Empowerment being essentially a change in attitude from 'I can't to we can' can happen only when the poor properly sensitised and conscientised. Such an effort was visible only in few of the groups studied.

Deprivation wise frequency distribution (Cross case analysis) **Group Wise**

1. Lack of Cohesion

Snehalaya is a group formed by Mercy Bright in 19-11-1999. Though there was only 14 members initially, now the membership is increased to 21. The main objective of the group is to empower women to have savings on their own, to eliminate the money lender the group activities were in full swing and the members showed a high level of co-operation in the beginning. Meanwhile, a few members tried to split the group. This was because most of the group members were Christian and the others belonged to Ezhava community. Before formation of the group, all members took loan from the trust owned by Ezhava community for the high interest. It helped the trust to earn high income. But when the group members started to take loan from the group, it reduced the income of the trust.

Deprivation – Here we can see that spirit of co-operation and cohesion locking communalism among group members is not seen reduced.

2. Non functional – Here is a classic example of a non functional groups

Eg. Sree Maha Lakshmi Group, Sevashram

Sree Mahalakshmi Group consist of the poorest members mobilized by Sevashram, with low and uncertain income. The group hardly functions now a days due to several reason. The prime reason for non functioning of the group is the low and uncertain income of the group members. Therefore the main activity of the group is theft and credit is not functioning a properly. Secondly the animator of the group is a teacher and she doesn't got enough time to conduct group meetings. Sevashram facilitator also visits the group very rarely, which makes the group non functional.

6. CONCLUSION

Deprivation, defined as lack or deficiency of a tangible or non tangible something is a universal phenomenon. Yet there are deprivations, which, by their presence and extent lent the deprived to be called poor, in most societies. Beyond the deprivation of such items which render physical sustenance impossible, deprivation is relative and can vary both in time and space. The present study could identify basically six broad categories of deprivation that were variably expressed in different groups such as economic deprivation, educational deprivation, ecological deprivation, nutritional deprivation, social deprivation and gender inequity. The most visible of such deprivations is the economic deprivation, correction of which could lead to elimination of a number of deprivations such as educational and nutritional deprivations. Yet economic deprivation, caused by one or several factors can be overcome to a certain degree by own efforts provided more subtle but powerful deprivations are not acting upon the deprived to aggravate the level of deprivation. The most potent form of such deprivation is the disempowerment or rendering the individual/family/community powerless to take decisions affecting own lives. Lack of power to exercise informed choices with regards to livelihood activity, quality of environment, quality of basic amenities etc. thus often gets reflected in deprivations of various forms such as nutrition deprivation, ecological deprivation etc.

A second observation is the variation in nature and extent of deprivation between locations and also within the same location, from individual to individual. This shows

that in addition to economic, social and ecological difference, there is an element of personal values and capabilities that defines the nature and extent of deprivations for the individual. Thus those inclined to a more frugal life style may not perceive lack of a television as a deprivation where as some body with a consumerist orientation might still construe it as a deprivation, if he owns a black and white television instead of a colour TV set.

The element of personal capabilities have been strikingly brought out in several cases studied. For instance, Malathi at Aroor, who took a loan of Rs.1000 to start a petty shop is doing very well, while Sony, her neighbour and member of the same SHG has taken Rs.2000 as loan but has not been able to raise the poultry unit that she was planning to.

The present study has also successfully brought out the relationship between poverty and powerlessness. In most cases deprivations observed are due to hegemonisation of power by a few, leading to creation of dependency relationship that are exploited by the rich and powerful. Thus if it is over exploitation and degradation of common property resources to benefit a few that has led to several apparent deprivations to thousands at Aroor, it is the market that has led to deprivation of opportunities for traditional artisans at Eramalloor and Thuravoor. Powerlessness thus while need not be the cause of poverty perpetuates and aggravates poverty.

Often the poor may be aware of the exploitation and may be conscious of their powerlessness. But at times, as in gender inequity, the exploitation, having been handed down through generations may be so well entrenched and internalised that even women who are subjected to it do not realise the exploitation. Women at Aroor, where DARSHN has been mobilising the poor, for instance, are aware of the exploitation but not the extent of leakage of surplus they have been suffering over the years.

Empowerment, as available literature, seems to indicate is a process of raising the level of consciousness of an individual, which lead them to constructive (and because of their individual helplessness, collective) action to build countervailing power and thus move

out of poverty. Critical to the process are awareness about own reality or sensitization, praxis (action and reflection) and capacity building.

While the latter two are important, they become sustainable when pursued by sensitized and conscientized poor .

The above critical elements are visible to varying degrees in all the four cases studied. However, as has already been shown, in at least three out of the four cases studied, action as well as capacity building have been emphasized without enough focus on sensitization and conscientisation. Also the groups are highly other directed than self-directed. The focus of the interventions (except that of DARSHN) has been economic betterment, which is but one dimension of empowerment process.

Even in this context, much of the activities were limited to savings and credit which the poor women have been carrying out with remarkable efficiency, though often without identifying as to the real purpose behind collective savings and credit.

The use of accumulated savings as capital for economic ventures was also not observed, though there was great potential for this in most groups. The reasons could be that in groups where there is a huge demand for the group funds, there is little capital that is accumulating in the physical sense. Secondly, at least in two organisations studied, the organisation handle the savings and groups had little control over their own resources. Lastly the mechanical nature of savings, under directions from the facilitator, prevent them from thinking about the possibilities.

This brings us to the analysis of the different approaches to empowerment. As can be such, most of the empowerment approaches have focused on the economic angle of poverty. This is hardly surprising as the poor too give priority to programmes that make an improvement in the economic status of the groups. Even in case of DARSHN groups, where the groups are free to opt the activity they want to initiate, savings and credit have become the most popular initial activity. These could an added reason to this in that this

is one activity that is simple and transparent enough for the groups to initiate.

The impact of the interventions have been mainly two fold -the first being relief from the traditional moneylenders. The second is the development of a feeling of togetherness, which the women valued very much. Women, who earlier were not used to come out of their households have come out to talk about their problems in an open forum. Though the communication is still quite guarded in most groups and do not lead to development of a collective identity or better articulation of their problems, that even the limited opportunity is being cherished by the women was brought out by many respondents, who are in the groups for the feeling of togetherness.

However economic self- reliance was reported only in less than fourteen out of the 144 cases examined even when sufficient funds were available. This indicates either a lack of self- confidence or a lack of awareness about opportunities for income generation. The organisations would do much better to provide the women with the wide variety of income generation activities that they can pursue. Alternatively in case of NGOs which insist on facilitating capacity building of the members can be encouraged to brainstorm and come out with suitable opportunities.

6.1. Relationship between deprivation, poverty and power

The concept of poverty is inseparable from the concept of deprivation. So much so that poverty is often defined as deprivation (See Straus, 1969., Coates and Silbum, 1970., Roy, 1980., Rahnema, 1997). This is because, in referring to someone as poor or deprived, one is indicating a state of 'lack' or 'need' of something, be it tangible or intangible.

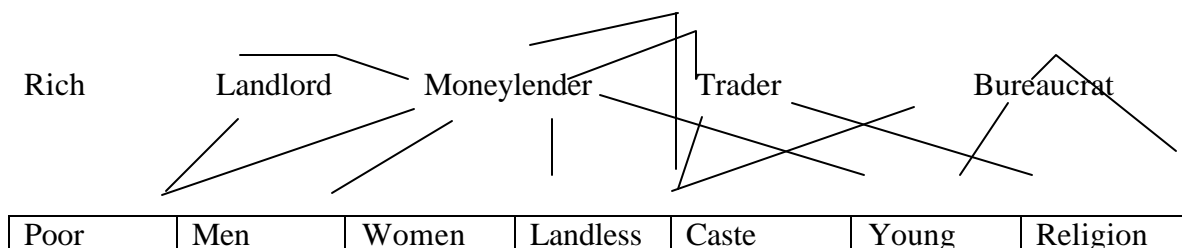
Much of our understanding of the above concepts also help strengthen the above identification of poverty with deprivation. Both involve tangibles and intangibles, both are relative in nature and involve same issues in conceptualisation, identification as well as in measurement. Indeed, much stronger arguments will be required to identify the two

as separate concepts.

The results of the present study offer little to contradict the above conclusion. While poverty of the level of destitution was not encountered in any of the location. However, the relative nature of deprivations was brought out, as has been discussed already. The deprivations have been shown to be varying from location to location, group to group in each location as well as between individual within groups.

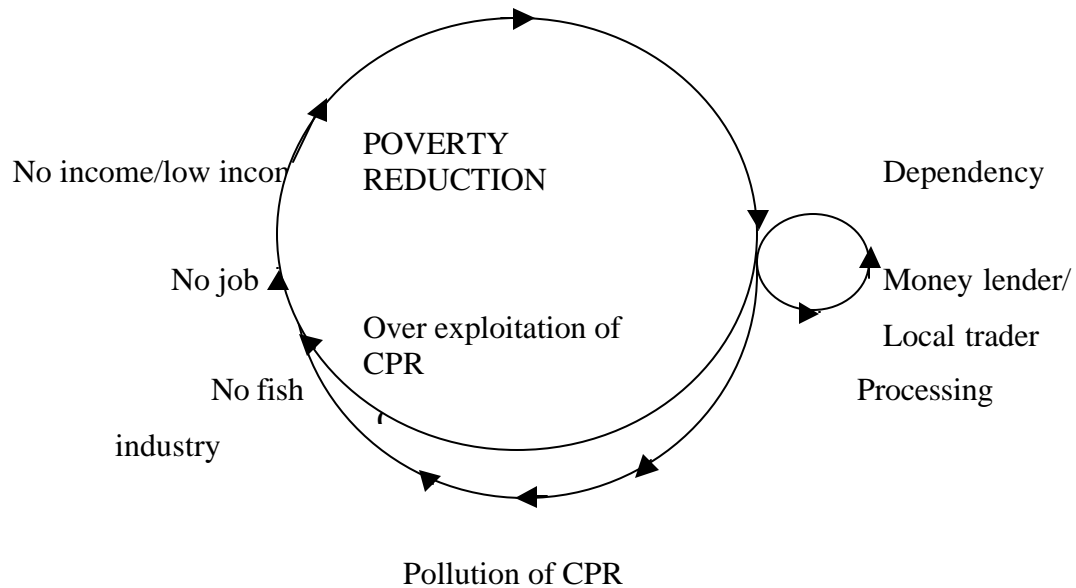
The relationship between power and has also been subject of a great deal of analysis, resulting in much more clarity regarding the relationship.

Poverty could be the outcome of a number of factors, which could be external or internal to an individual. In an agriculture context, it could be crop failure due to draught, flood or pests and diseases, it could also be economic loss due to market related factors, Government policies etc. Similarly, in business context, one can identify several factors that can lead to the collapse of a venture, like market forces, technological issues etc. Among the individual factors, chronic illness, which incapacitate a person from working and earning a livelihood, habituation to drugs etc. can also lead to poverty. However poverty is perpetuated by powerlessness. Inability to meet own needs lead to dependency relationship between rich and poor, which are exploited by the rich (which include the landlord, the trader, money lender etc) in a manner which sustains the dependency relationship (De Silva,1988., Wignaraja, 1990).



The above relationship between power and poverty has been well brought out in the present study. For instance, at Aroor and Eramalloor, the fishing community is dependent on the rich and powerful in more than one way. As a result they are subject to

exploitation that can be represented as below:-



In the slums of Fortkochi where CUPRP is operating many of the exploitations may not be as evident as the economy in which they operate in more service oriented. However, exploitation by the traders and moneylenders are equally rampant. The virtual non-existence of basic services such as water supply, sanitation facilities etc. are also indicators of their powerlessness to influence decisions of the authorities in their favour. More importantly, the gender inequity within families perpetuated by encoded patriarchy was more evident in the Fortkochi areas. This was reflected by the nature of definitions that the women in CUPRP groups experienced. The family sizes were typically larger as women, even when were aware of family planning and were appreciative of its need, has little say in reproductive matters. Similarly the women not being engaged in any economic activity because of cultural taboos were observed only in Fortkochi.

The inequal distribution of power in the society is a reality that is entrenched even in families. It is well accepted that the worst sufferers of poverty is women in poor households. The gender dimensions of poverty has been well analyzed and it has been established that women face 'double burden' of being poor and of being women (Wignaraja 1990). The double burden again has been shown to be due to lack of power on part of the women in decision making. The decision making process is dominated by

the men in the families.

However, the reference to power in the above context is not power as defined in classical sense. The power herein refers to the ability or capacity to influence decisions affecting one's own life. The poor influence the actions of the rich and powerful not only directly (which is also not to be ruled out) but more so indirectly, through collective action to plug the leakage of surpluses. For instance, the exploitation by local moneylender is often countered not by approaching him to have the interest rates cut but by initiating collective savings and credit operations among the members. Similarly the exploitation by local trader who charges higher rate may be countered by collective purchase of inputs and distribution among the members at cheaper rates-

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	Kairali	Snehabhavana	Angana	Vanitha	Si
Period since formation	28-7-97	1-8-97	7-7-2000	25-4-99	1-
Initial membership	14	19	7	20	10
Present membership	20	17	17	20	14
Activities	Thrift and credit	Panchayat picket to solve drinking water problem Running tuition centre for school children, thrift and credit	Conducted a service camp to clean the drainage and surroundings	Bulk purchasing of commodities to the group & buying in retail & the profit is maintained in the group & thrift group fund is raised, thrift and credit	TI C se to su
Initial amount saved till date	20000	40000	7600	25000	12
Per capita saving	1000	2000	447	1250	84
Initial loan amount	37000	75000	4600	75000	14
Percentage repayment	80%	80%	100%	100%	80

Table V – Profile of the Groups Studied - WIN Centre

Table IV – Profile of Groups Studied - Sevashram

	Karuna	Sauhruda	Sneha	Sree Mahalaksh
Period since formation	Jan. 97	Feb 99	March 99	May 99
Initial membership	20	18	15	5
Present membership	23	12	20	15
Activities	Direct selling, Contribution to marriage and	Direct selling, Contribution to marriage and death	Direct selling, Contribution to marriage and death	Direct Contribution marriage and

	death fund	fund	fund	fund
Savings:-				
Total amount saved till date	13172	9850	16813	
Per capita saving				5828
Loan :-				
Total loan amount	15500			
Percentage repayment	90%			

Table III – Profile of the Groups Studied – Cochin Urban Poverty Reduction Project

	Gr 1	Gr 2	Gr 14	Gr 20
Date of formation	1-6-98	1-8-2000	1-9-99	6-6-97
Strength at the time of formation	40	24	21	32
Present Strength	32	22	28	21
Activities	Concreting the path with the fullest participation of the group members, thrift and credit	Handicrafts, sale of sarees, jewelry business, curry powder business	Bridal makeup and henna application, sale of salwar, nighties,curry powder business	Sale of cosmetics, shop
Savings:-				
a) Total amount saved	23000	5400	11000	14000
b) Average percapita savings	718	245	500	667
Loan:-				
a) Total loan amount	70000	30000	30000	78000
b) Percentage of repayment	95%	100%	95%	100%

Table II – Profile of Groups Studied - DARSHN

	Group 1	Group 2	Group 3	Group 4
Period since formation	Dec. 98	Aug. 2000	July 2000	Oct. 2000
Initial membership	22	15	15	17
Present membership	22	11	10	17
Activities	Collective purchase of consumption goods, soap making, Income generating activities	Collective purchase of consumption goods, chips making unit, soap making	Collective purchase of consumption goods, soap making	Collective purch of consump goods, soap mak
Savings:-				
Total amount saved till date	6372	5419	2850	3730
Per capita saving				
Loan :-				
Total loan amount	28375	12350	4280	9530
Percentage repayment	90%	10	10	95