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Are women economically more empowered in Left-run municipalities?

A study of Self Help Groups in West Bengal, India¹

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Abstract

Who controls the income earned by Self Help Group (SHG) members from group activities – they, or their husbands? The answer indicates the level of economic empowerment attained by SHG members. This paper examines whether identity of person controlling this income depends upon the political party ruling the municipality where the SHG is situated. Two parties are considered – the Left Front, a coalition comprising of Leftist parties, and the Indian National Congress. This paper is based on a field study of 240 SHG members in six municipalities in West Bengal, a major state in India.

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1 **Are women economically more empowered in Left-run municipalities?**

2 **A study of Self Help Groups in West Bengal, India**

3 **1. Introduction**

4 Participation of women in economic activities is often seen as a necessary condition
5 for their empowerment. However, it is often difficult to involve poor women in
6 developing countries in such activities. Factors like the lack of education, enterprise
7 and ability to take risk are important constraints in this context. In such cases policy
8 makers often rely on Self Help Groups (SHGs) to mobilize women and use their
9 collective enterprise to involve them in economic activities.

10

11 In India, the Swarna Jayanti Sahari Swarozgar Yojana¹ (SJSSY) is an important
12 group-based poverty alleviation programme focusing on urban areas. The scheme is
13 centrally sponsored,² but administered by the State governments. It was launched on
14 1st December 1997. The objective of the scheme is to provide gainful employment to
15 the urban unemployed or underemployed poor by encouraging them to set up self-
16 employment ventures or provide wage employment. The scheme also extends
17 assistance to groups of urban poor women for setting up gainful self-employment
18 ventures. This sub-scheme is referred to as “The Scheme for Development of Women
19 and Children in Urban Areas (DWCUAs)”. This component is distinguished by the
20 focus on poor women residing in urban slums who set up self-employment ventures,
21 not as individuals, but as groups. Groups of at least 10 women will form self-help
22 groups (called DWCUAs by members and municipal officers) and take up an
23 economic activities suited to their skill, training, aptitude and local conditions. While

24 the primary objective is employment generation, it is expected that DWCUAs will
25 also empower its members socially.

26

27 The SJSRY rests on a foundation of community empowerment. Rather than relying
28 on a foundation of the traditional top-down management, the programme relies on the
29 establishment of and promoting community organizations and structures to provide
30 supporting and facilitating mechanisms for local development. While the Poverty
31 Eradication Cells of the urban local bodies (ULBs) are primarily responsible for
32 creating the community structures, they are assisted in this task by elected councilors
33 and local political workers. This links political parties with the implementation of this
34 scheme, and so the success or failure of the scheme may depend upon the political
35 party in power.

36

37 In this paper we examine one of the multiple aspects reflecting success of the scheme
38 – control over the income that the member earns from her DWCUA activities. In
39 particular, we examine whether the identity of the political party ruling the
40 municipality determine who controls this income within the household of the Self
41 Help Group (SHG) member?

42

43 The paper is based on a field survey of 240 SHG members undertaken in 6
44 Municipalities of West Bengal, a major state in India. The survey was undertaken in
45 the months of February to August 2009. While questionnaires were administered to
46 SHG members, officers of the Poverty Eradication Cells (particularly the Town
47 Project Officer), Councilors and post holders of the community structures forming
48 part of the SJSRY were interviewed by the authors.

49

50 The arrangement of the paper is as follows: Section briefly reviews the relevant
51 literature, and is followed by an outline of the guidelines of the SJSSY in Section 3. It
52 is followed by the presentation of the findings of the survey. Section 4 focuses on the
53 research question, while Section 5 offers some explanations of the results. The paper
54 is concluded by identifying some policy concerns and areas for future research.

55

56 **2. Literature Survey**

57 There is a substantial body of research on SHGs. Some researchers have shown how
58 the spread of SHGs have had beneficial impacts on some household outcomes like
59 health, nutrition, family planning, education (particularly of the girl child) and family
60 decision-making (Baden et al., 1994, Pitt and Khandker, 1996, Steele et al., 1998). On
61 the other hand, other researchers have attempted to examine how patriarchy constrains
62 the positive effects of SHGs and microfinance. For instance, Goetz and Sengupta
63 (1996) found that access to credit in a patriarchal setting may actually decrease
64 functional capabilities of women. Evidence that the patriarchal structure prevailing
65 within the community limits the success of micro-credit programmes have been put
66 forward by other researchers also (Kabeer, 2001, Bisnath and Elson, 1999, Sen and
67 Grown, 1987, Batliwal, 1994). The effect of marital status has also been examined by
68 researchers. It has been documented that in many cases the credit provided to women
69 are appropriated by their husbands or other male relatives (Zareen and Khan, 2001,
70 Goetz and Senupta, 1996, Rahman, 1998). A study of the Rural Employment Creation
71 Project in Khulna district, Bangladesh, also found that in most cases husbands possess
72 full control over the income of women beneficiaries and retain decision-making rights
73 (Parvin et al., 2004).

74

75 Such literature has tended to ignore the interaction between the political arena and the
76 SHG movement. A study by Reddy and Manak (2005) finds evidence that joining
77 SHGs increases participation in the political arena. A similar finding has also been
78 reported by Hashemi et al. (1996). In recent years, however, there have been claims
79 that political parties in different regions of India are attempting to use the SHGs as a
80 means to increase their political base:

81 “The network of cooperative sector had been used by political parties for their
82 interest in many ways. Now, the mushrooming of the SHGs has also provided
83 a good alternative to the parties. The SHGs are a part of the grassroots level
84 and give easy access to political parties to reach to masses. There always
85 remains a fear that the SHG movement can suffer if it is exploited by political
86 parties” (Sanyogita Dhamdhere, cited by Khape, 2009).

87

88 Another study of SHGs in Andhra Pradesh, Karnataka, Orissa and Rajasthan reported
89 that “... the members (or their families) often have political leanings and activities
90 even before they were members of SHGs” (EDA and APMAS, 2006: 5). It is
91 therefore necessary to examine the relation between the political settings in which the
92 SHGs are established and how this affects the success of SHGs. This objective forms
93 the motivation of the current paper.

94

95 **3. Guidelines of the SJSSY**

96 As mentioned previously, the DWCUAs are formed by at least 10 members belonging
97 to BPL families. The social capital necessary for the success of the scheme is built by
98 first encouraging the women to set up Thrift and Credit Societies/Groups (Groups).³ It

99 was observed that Councilors and local cells of the ruling political party play an
100 important role in such mobilization. Neighbourhood meetings are organized, house to
101 house campaigns are conducted, and specific women – identified by the local party
102 workers – are encouraged to join the TCGs. The main activity of TCGs is saving on a
103 monthly basis, and borrowing money from a Revolving Fund operated by the
104 Government.⁴

105

106 After TCGs operate for some years, the members are encouraged to graduate to the
107 second stage and form DWCUAs. The group itself selects the income generating
108 activity. Financial assistance is received from two sources: Revolving Fund, and
109 commercial loans that is subsidized by the State Urban Development Agency (agency
110 overseeing implementation of the SJSSY at the state-level).⁵ Using the funds,
111 DWCUAs carry on business. They have monthly meetings where the running of the
112 venture is discussed and operational decisions are made. Part of the surplus is also
113 distributed among the members. It is control over this income that we are referring to
114 in this paper.

115

116 In West Bengal, there were 21,717 TCGS with about 0.35 million members in 2007.
117 DWCUAs, however, evolved more slowly as it was difficult to mobilize women to
118 form TCGs and develop the social cohesion to set up a joint income earning venture.
119 As on 31st August 2007 there are 690 DWCUA groups, of whom 229 (33%) have
120 been linked to banks. The current situation may be seen from Table 1.

121

122 **3.2 Selection of Survey Sites and Background**

123 In this study we surveyed six urban local bodies - Kaliagunj (Uttar Dinajpur), Old
124 Maldah (Maldah), Barrackpore (North 24 Parganas), Chandannagar (Hooghly),
125 Burdwan (Burdwan) and Gayeshpur (Nadia). The specific municipalities were
126 suggested by the SUDA, as they felt that the process of forming DWCUAs was
127 particularly successful in these areas.

128 **Table 1: Number of TCGs and DWCUAs, Members and Revolving Fund**
129 **distributed as on 31 March 2009**

130

131 From Table 1 we can see that four of the survey sites have been selected from the six
132 districts having the largest number of DWCUAs (comprising of Uttar Dinajpur,
133 Maldah, Birbhum, North 24 Parganas, Murshaidabad and Burdwan). In addition, we
134 have also surveyed two other Municipalities situated in districts where the
135 performance of the SJSSY has not been relatively successful.

136

137 Out of the six Municipalities studied, four are controlled by the Left Front coalition
138 that has been controlling the state of West Bengal since 1977. During this period, the
139 Opposition had almost dwindled away to non-existence, except in a few pockets like
140 Maldah and Dinajpur. Both the Municipalities surveyed in these districts are
141 traditional bastions of the Indian National Congress (INC, called Congress in short).⁶
142 In addition, the Trinamool Congress (essentially a splinter group of the INC) is also
143 emerging as an important political force in the last two year.

144

145 There are also differences in the economic setting of the Municipalities surveyed.
146 Three of the sites have strong links to the agricultural sector – of which Burdwan is
147 located in a developed and prosperous agricultural hinterland, while Kaliagunj and

148 Old Maldah are agro-based but underdeveloped towns. Barrackpore and Gayeshpur
149 are industrial towns. Barrackpore was once an important industrial area; over time the
150 decline of the jute industry has eroded its economic importance. However, its
151 proximity to the metropolitan city of Kolkata and its well developed educational
152 infrastructure has resulted in a relatively educated population. Gayeshpur, on the other
153 hand, is a satellite of the industrial township of Kalyani. It is relatively under-
154 developed. The spectacular success of some specific SHGs led us to study select this
155 site. The last site, Chandannagar, was originally a French colony, set up in 1784. Its
156 proximity and transport links to Kolkata has resulted in the growth of the service
157 sector in this town.

158 **Table 2: Statistics Relating to Urban Local Bodies Surveyed**

159 The district-wise break up of our sample is given in Table 3.

160 **Table 3: Site-wise break-up of Sample**

161

162 **4. Examining Control over Income from SHG activities**

163 The range of activities undertaken by SHG members vary widely, depending upon
164 local circumstances. In Kaliagunj and Old Maldah, for instance, many of the
165 DWCUAs carry on agro-based activities like rice trading, mustard trade, agricultural
166 stocks, converting grain to rice, farming, livestock farming, poultry farming, fishing,
167 carpentry, handicrafts, and similar activities. There are also some bakeries and road
168 side snack stalls in Kaliagunj; two DWCUAs have also set up a catering business. In
169 Burdwan, a DWCUA had set up a canteen in the Burdwan University; this DWCUA
170 also supplies food to the in-patients of the Burdwan Medical Hospital. The fact that
171 Burdwan is the rice granary of West Bengal has also encouraged many DWCUAs to
172 engage in manufacture and sale of puffed rice. In Barrackpore, the presence of

173 Muslims who are culturally associated with the *zari* trade means that *zari* production
174 is an important activity.⁷ In addition, DWCUAs also manufacture leather bags, jute
175 bags, and soft toys. Some DWCUAs also run grocery shops; another operates a STD
176 booth. In Chandannagar, tailoring is a common activity. *Dishari* also runs a canteen in
177 an eye Hospital. In all urban local bodies, except Barrackpore, garments and *saree*
178 trading is a common activity. In places like Kaliagunj and Old Maldah, women
179 transport their wares in small vans to adjacent villages, while some door-to-door
180 trading occurs within the neighbourhood of the women. On the other hand, in
181 Chandannagar, we also observed fixed shop retailing in *sarees*. In Gayeshpur, the
182 DWCUA studied has set up a night shelter for relatives of in-patients admitted to the
183 local hospital.

184

185 As mentioned earlier, the monthly surplus from SHG activities is distributed among
186 its members. Such income is quite substantial. The monthly median income from
187 DWCUA-related activities is Rs. 400, which is roughly about USD 9. This comprises
188 about 21% of household income. This is of considerable importance in increasing
189 consumption levels, tiding over seasonal crisis, and acquiring financial and other
190 assets (savings account, life insurance policies, bicycles, etc.). Expenditure on the
191 education of their children also comprises an important form of investment. It was
192 heartening to observe that almost half of the respondents were able to ensure that their
193 children did not drop out at the commencement of the academic session, when the
194 demand for cash to purchase books and stationery and pay session fees peaks. This
195 point was repeatedly emphasized by respondents even during group discussions. For
196 instance, quite a few respondents said that they met educational expenses out of the
197 income from DWCUA activities. Another important form of investment was in

198 health. About 31% of respondents stated that they were able to afford better medical
199 facilities after joining DWCUAs.

200

201 **4.1 Who Controls Income?**

202 Our survey revealed that almost half of the respondents decide on how to spend their
203 own income, while about 30% make this decision jointly with their husbands. This
204 would imply that 80% of respondents have at least *some control* over their income,
205 which is very encouraging. However, the relationship between marital status of the
206 respondent and control over income is important. Since 23 of respondents are either
207 unmarried or are widows or have been deserted by their husbands, this raises the
208 possibility that control over income may be the result, not of empowerment, but is
209 simply due to the lack of male authority figures within the household. Parvin et al.
210 (1996), for instance, finds a high correlation between marital status and control over
211 income. This was also supported by statistical tests on our data. We therefore
212 considered only the sub-sample of 217 married respondents in this paper.

213

214 When considering the site-wise variation of control over income, we found that the
215 proportion of respondents with full control over income is substantially higher in Left
216 controlled Municipalities (Fig. 1).

217

218 **Fig. 1: Control over Income and Identity of Ruling Party**

219 The magnitude of difference in proportion of respondents with full control over
220 income from SHG activities between Congress and Left run towns is surprising. After
221 assigning scores of 0, 0.5 and 1 to the three levels of control, we run a t-test to test for
222 statistically significant differences in the average scores between the two groups. The

223 t-value of 3.4896 is significant at 1% level. However, this test has three
224 disadvantages. Firstly, the values assigned to scores are ad hoc and may influence
225 average scores. Secondly, it is based on the assumption of a normal distribution of the
226 scores. To overcome these methodological problems we have used the Mann-Whitney
227 U and Kruskal-Wallis H-tests. Since these are based on ranks and do not assume a
228 normal distribution, they are stronger tests. The results of both these tests confirm our
229 earlier conclusion – that there is a difference in empowerment levels between Left and
230 Congress controlled towns – at 1% level of significance.

231

232 **4.2 Regression Results**

233 The third problem is common to both the classical and non-parametric tests – neither
234 control for differences in socio-economic characteristics of respondents. However, we
235 had pointed out earlier that educational levels are high in Barrackpore and
236 Chandannagar. If this is true for the other Left towns, as is evident from Table 4, then
237 the difference may simply reflect differences in education and not political control.

238 **Table 4: Educational Profile of Respondents**

239

240 To overcome this problem we have to use a regression model, regressing control over
241 income (rrinc) on socio-economic characteristics of respondents and a dummy for
242 Left controlled towns. The explanatory variables are religion and caste dummies (rel
243 and caste), per capita income (pcy), household size (hhsiz), education level of
244 respondent and husband (redresp and edhusb) and a dummy indicating whether the
245 respondent is from Left controlled Municipalities (left). In addition, we have also
246 added a dummy to indicate a newly inducted SHG member (dwcua) to capture the
247 possible effect of long term membership.

248

249 Given the discrete, non-binary and ordinal nature of the response variable, an ordered
250 logit is appropriate, the results of which are given below.

251 **Table 5: Results of Ordered Logit for Control over Respondents Income**

252

253 We have also tested for misspecification of the model by regressing $rrinc$ on square of
254 estimated residual. The insignificance of the coefficient rules out the possibility of
255 misspecification.

256

257 The results of the regression model shows that even after controlling for socio-
258 economic characteristics, the probability of respondents controlling income from
259 SHGs is higher if they come from Left-run Municipalities.

260

261 Now the ordered logit model is not a single equation, but a set of assumptions. An
262 important assumption made in the above regression model is that the coefficients of
263 each variable in the equations are identical. This, however, is a strong assumption,
264 and should be tested.

265 **Table 6: Results of Brant test on Ordered Logit Model**

266

267 The results of the Brant test indicates that the assumption of equal coefficients does
268 not hold for three variables – household size, educational level of husband and the
269 dummy for Left-controlled towns. Re-running the regression model we get:

270 **Table 7: Results of Partial Odds Generalized Ordered Logit model for Control**
271 **over Respondents Income**

272

273

274 The Left dummy is again significant, but only in the second equation. This means:

275 1. If we compare between respondents without any control and with joint control,
276 the probability of having some control is **not** significantly higher in Left run
277 towns.

278 2. However, when we consider respondents with partial and full control, residing
279 in a Left controlled town significantly **increases** the probability of being in
280 control over SHG income.

281 This indicates that the additional empowerment possibly induced by an allegiance to a
282 Left leaning political party operates only after a threshold level of empowerment has
283 been reached.

284

285 **5. Seeking an Explanation**

286 While the relationship between identity of the political party controlling the
287 municipality and the control of SHG member over their income is an interesting one,
288 it requires explanation. We argue that the differing natures of the two political parties
289 lead to different levels of participation and involvement in the political arena. This
290 leads to different levels of awareness, aspirations and empowerment, and gets
291 reflected in control over income.

292

293 **5.1 Organizational Structure and Involvement in Political Sphere**

294 A major difference between the two political parties lies in their organizational
295 structure. The Indian National Congress is a loosely organized political party that is
296 based on principles of voluntary participation in party activities. The nature of the

297 Communist Party of India (Marxist) (CPM, in short), the major constituent of the Left
298 Front, is quite different.

299

300 The CPM has a regimented and hierarchical structure. Starting from the local level it
301 has a network of parallel and superior units through the State, or even the Central,
302 Politburo exercises control over Party members. Members are carefully vetted before
303 being allowed to join. After joining, these members – and in fact, even non-member
304 supporters – have to take part in Party activities like demonstrations, meetings,
305 processions, propaganda activities, classes, social and cultural activities, and so on.
306 Their activities are evaluated annually and membership renewed only if their
307 participation is satisfactory. In the case of supporters, also, the CPM demands almost
308 equal loyalty and evaluate their performance on a regular basis. Those who take part
309 in Party activities regularly are identified and are rewarded by the distribution of
310 largesse in various forms. In Chandannagar, for instance, some women supporters
311 requested the local Councilor to do ‘something’ for them. They were told to form a
312 DWCU and space to open an outlet (to sell *sarees*) provided in the Municipal market.⁸

313

314 Thus, members and supporters of the CPM have to involve themselves to a greater
315 extent than, say, Congress supporters and members. Further, this style of functioning
316 reinforces the party identity of a Left supporter or member.

317

318 We found that 54% of respondents in Congress Municipalities participate in party
319 activities; this proportion is 82% in Left run municipalities. The average score of
320 political participation in the latter (1.3) is significantly higher than the average
321 participation score in Congress run municipalities (0.7) at 1% level. The statistical

322 difference in scores is also supported by the results of the non-parametric tests. Even
323 after controlling for socio-economic variables, we find that participation in political
324 meetings, processions and other party-based activities is significantly higher in Left
325 run municipalities.

326 **Table 8: Results of Logit Model for Political Participation**

327

328 What is interesting is that in most cases, the members had political associations *before*
329 joining DWCUAs. While discussing the formation of DWCUAs in Burdwan,
330 members of *Mahila Samitis* (Women Councils established by the CPM) and Ward
331 Committees said that DWCUA members were carefully selected out of supporters. In
332 fact, enrolling in DWCUAs was often a response of local councilors to the demands
333 of poor slum dwellers, with a record of participating in political activities, to alleviate
334 their poverty. It was opined by members of the Ward Committee that this enabled the
335 party to keep their poor supporters satisfied. During our survey we found that 17% of
336 the SHG members had been persuaded to join DWCUAs by political workers. In
337 Burdwan, where the CPM is particularly powerful, 54% of SHG members had been
338 enrolled by members of the *Mahila Samiti* or Ward Committee. CDS members, most
339 of whom have political associations, also play a prominent role in the formation of
340 DWCUAs. In Barrackpore, they were responsible for enlisting over half the members
341 of the DWCUAs; in Burdwan, too, this proportion is high (34%).

342

343 **5.2 Participation and Empowerment**

344 We next hypothesize that participation in the political arena increases awareness and
345 aspirations of respondents as they interact with other women, acquire knowledge
346 about the outside world, learn about rights that women demand or have acquired

347 elsewhere, and become more expressive in their actions. As a collective gender-based
348 identity develops, their participation in demonstrations increases their sense of power
349 and confidence of effecting gender relations.⁹ They become more aware that they are
350 contributing to the family (perceived contribution response increases) and their
351 welfare should count for in making household decisions (perceived interest response).
352 This awareness spills over to the household sphere. The fall back situation of party
353 members and supporters also improve as they develop ties with *Mahila Samitis*. This
354 increases their ability to raise demands within their household and their tolerance of
355 domestic violence. Most important, women start demanding greater control over
356 income decisions.

357 **Fig. 2: Control over Income and Participation in Political Parties**

358

359 Fig. 2 shows that the proportion of respondents with control over income increases
360 with the level of participation in the political arena. This is also supported by results
361 of the t-test and non-parametric tests. Results of the ordered logit¹⁰ also confirm that
362 control over income is positively related with political participation (captured through
363 a dummy, *rpmeet*), even after controlling for socio-economic characteristics.

364 **Table 9: Results of Ordered Logit for Control over Respondents Income**

365

366 **5. Conclusion**

367 This paper examines one of the important aspects of empowerment – control over the
368 income earned by the beneficiaries from SHG activities. In particular, we have
369 examined whether the identity of the political party implementing the scheme at the
370 grass root level determines control of income within the household of a Self Help
371 Group (SHG) member. As pointed out earlier, the SJSRY rests on a foundation of
372 community empowerment, relying on the establishment of and promoting community

373 organizations and structures to provide supporting and facilitating mechanisms for
374 local development and poverty eradication. Elected councilors, their agents and post
375 holders of these community structures are involved to a substantial extent in the
376 mobilization of women to form groups. As this links political parties with the
377 implementation and consequently the success of this scheme, the question whether a
378 political subversion of the SHG goals results comes to the fore.

379

380 The results based on our field survey find strong evidence that the SHG movement in
381 West Bengal has strong cross effects with party allegiance. In particular we see that
382 the supporters of the more organized Left Front find it easier to establish a voice in
383 such SHGs. This raises some concerning issues. Firstly, the target group from whom
384 SHG members are mobilized consist not only of Left Front supporters, but also
385 Congress supporters and persons who would prefer to be politically neutral. To what
386 extent such women are included in SHGs, and whether they are empowered, is an
387 important issue requiring investigation. Secondly, if SHGs do become an instrument
388 to increase the support base of the Left parties, they run the risk of being labeled as
389 Party organs. In such cases, if there is a change in political control over the
390 municipality, the sustainability of SHGs formed by Leftist parties and empowerment
391 of its members may be threatened. Thirdly, we should keep in mind that this
392 empowerment is not necessarily the result of joining SHGs, but may be an offshoot of
393 their participation in the political arena. This would raise the question as to whether
394 the positive outcomes observed among SHG members are the **effect** of joining SHGs.
395 In other words, do the SHG members get empowered as a result of joining SHGs, or
396 is there a tendency for women who are already empowered to join such movements?

397 These questions are worth exploring in future research, with adequately designed
398 surveys.

399

400

401

402

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END NOTES

¹ Literally, 'Golden Jubilee Urban Employment Programme'.

² 75% of the cost of the scheme is borne by the Central Government, while the remaining 25% is borne by the State.

³ Although the guidelines refer to Thrift and Credit Societies, the members and Municipality officers refer to them as Thrift and Credit Groups. We have used the latter form here.

⁴ Allocations out of the Revolving Fund to a TCG is Rs.1000 per member, subject to a ceiling of Rs.20,000. This amount may be used for purchasing raw materials, marketing, obtaining infrastructural support for income generating or group activities, and some other specified activities not related to consumption needs. While the CDs members decide on the TCGs to whom the Revolving Fund will be allocated, the TCG decides on how many members will finally obtain the fund, and their respective shares. The amount has to be repaid within 10 months at a rate of 2 percent. (One USD is roughly equal to Rs.45).

⁵ DWCUAs were entitled, at the time of our study, to a maximum loan of Rs.0.25 million, of which 45% is obtained from the bank, 50% from the SUDA as subsidy, while 5% represents own

contribution. This subsidy is payable only once to a DWCUA. The Equal Monthly Installment (EMI) on this loan comes to Rs.3,800 per society.

⁶ Elections to the Old Maldah municipality were held just before our survey. Nominations from the Congress were cancelled on technical grounds, leading to a withdrawal of the party from them municipal elections. However, we club this ULB with Kaliagunj as it is a traditional Congress citadel, as demonstrated by the voting pattern in subsequent Parliamentary elections held in May 2009.

⁷ *Zari* is the making of designs with golden threads in *sarees* (local dresses for women).

⁸ This style of functioning is of course, not unique to the CPM. Sud (2003) reports a similar process of induction of women into SHGs in Gujarat, with the promise of providing *labh* (economic gain). However, the regimentation of the CPM in regions like West Bengal (where it has a strong base) enables it to perform this function more efficiently.

⁹ In Kaliagunj, for instance, the participation of women in demonstration activities against a bank that was reluctant in granting loans to women moulded their confidence identity and increased their confidence

¹⁰ Results of the Brant test indicate that the proportional odds assumption holds.

Table 1: Number of TCGs and DWCUAs, Members and Revolving Fund distributed as on 31 March 2009

Sl. No.	District	No. of Municipalities and Corporations	Thrift & Credit Groups		DWCUA		Revolving Fund distributed (Rs. million)
			No of TCGs formed	No of members	No of DWCUA Groups formed	No of members	
1	Bankura	3	514	7453	7	91	1.319
2	Burdwan	11	2548	36946	133	1729	30.48
3	Birbhum	6	856	12412	206	2678	9.059
4	Cooch Behar	6	858	12441	24	312	10.134
5	Dakshin Dinajpur	2	759	11006	64	832	8.648
6	Darjeeling	5	1142	16559	27	351	18.26
7	Hooghly	12	2107	30552	76	988	17.151
8	Howrah	3	793	11500	32	416	3.914
9	Jalpaiguri	4	475	6888	15	195	3.745
10	Kolkata	1	1693	24550	13	169	0
11	Malda	2	631	9150	216	2808	6.478
12	Murshidabad	7	1352	19604	147	1911	7.495
13	Nadia	10	2126	30827	54	702	25.134
14	North 24 Parganas	27	7521	109055	202	2626	88.507
15	Paschim Medinipur	8	1047	15182	42	546	10.542
16	Purba Medinipur	5	1563	22664	58	754	16.869
17	Purulia	3	319	4625	9	117	2.597
18	South 24 Parganas	7	1511	21910	66	858	15.294
19	Uttar Dinajpur	4	1081	15675	300	3900	11.8
Grand Total		126	28896	418999	1691	21983	287.426

Source: State Urban Development Agency, Government of West Bengal.

Table 2: Statistics Relating to Urban Local Bodies Surveyed

Urban Local Body	District	No. of Slums	Year of Establishment	Area (Sq km)	Total Population	No. of Slums	Slum Population as %age of Total Population	Female Slum Population	Females as %age of Slum Population	Below Poverty Line (BPL) Population	BPL Persons as %age of Total Population
Barrackpore	North 24 Paraganas	37	1916	11.65	144411	4459	3.1	2593	58.2	17535	12.1
Burdwan	Burdwan	34	1865	48	285871	59719	20.9	29935	50.1	70064	24.5
Chandannagar	Hooghly	41	1955	20	162166	42894	26.5	20020	46.7	22417	13.8
Gayeshpur	Nadia	18	1995	23	55028	14283	26.0	6844	47.9	17239	31.3
Kaliaganj	Uttar Dinajpur	17	1987	8.99	47639	15600	32.7	14965	-	23789	49.9
Old Maldah	Maldah	38	1869	9.58	62944	41880	66.5	3439	-	32441	51.5

Sources: State Urban Development Agency, communication dated 15 October 2009. Figures for Kaliaganj and Old Maldah obtained from TPO. West Bengal Municipal Development Authority Webpage.

General Statistics: http://wbdma.gov.in/htm/Ma_4_2_muni%20Catagory_Tab-2.htm;

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Table 3: Site-wise break-up of Sample

Municipality	DWCUA Members	No. of Members Interviewed	Percentage of Members Interviewed
Barrackpore	376	44	11.7
Burdwan	82	13	15.9
Chandannagar	108	23	21.3
Gayeshpur	115	5	4.3
Kaliagunj	3347	110	3.3
Old Maldah	3289	45	1.4
TOTAL	7317	240	3.3

Source: State Urban Development Agency, communication dated 15th October 2009.

Table 4: Educational Profile of Respondents

Age Group	Barackpur	Kaliagunj	Chandan Nagar	Burdwan	Gayeshpur	Total
Illiterate	-	5.5	-	7.7	-	6.7
Can read/write	9.1	8.2	8.7	-	-	17.8
Below Secondary	15.9	55.5	34.8	46.2	40.0	51.1
Completed Secondary	36.4	26.4	43.5	15.4	60.0	17.8
Higher Secondary	38.6	4.5	13.0	30.8	-	6.7

Table 5: Results of Ordered Logit for Control over Respondents Income

Variables	Coefficient	z	Probability
rel	0.21	0.44	0.66
rcaste	0.26	0.90	0.37
pcy	0.00	-0.73	0.47
hhszise	-0.23	-3.00	0.00
edhusb	0.24	2.71	0.01
redres	-0.37	-1.95	0.05
dwcua	-0.23	-0.48	0.64
left	1.00	2.96	0.00
/cut1	-2.33		
/cut2	-0.78		
McFadden R ²	0.076	N	216
Cox Snell R ²	0.146	Log Likelihood	-206.16
Nagelkerke R ²	0.167	LR chi ²	34.14
Count R ²	0.509	Probability > chi ²	0.00

Table 6: Results of Brant test on Ordered Logit Model

Variable	chi2	p>chi2	df
All	58.94	0	8
rel	1.9	0.169	1
rcaste	1.42	0.233	1
pcy	0.46	0.496	1
hhszise	8.01	0.005	1
edhusb	4.4	0.036	1
redres	5.78	0.016	1
dwcua	1.89	0.169	1
left	11.15	0.001	1

Table 7: Results of Partial Odds Generalized Ordered Logit model for Control over Respondents Income

Variables	No control vis-à-vis Partial Control		No control & Partial Control vis-à-vis Full Control	
	Coefficient	Probability	Coefficient	Probability
rel	0.26	0.59	Same coefficients	
rcaste	0.32	0.28		
pcy	0.00	0.62		
redres	-0.31	0.11		
dwcua	-0.25	0.60		
hhsz	-0.34	0.00	-0.08	0.40
edhusb	-0.08	0.30	0.28	0.00
left	0.28	0.33	1.18	0.00
_cons	1.18	0.00	-0.56	0.60
N	216		Wald Chi ²	48.60
Pseudo R ²	0.118		Probability	0.00

Table 8: Results of Logit Model for Political Participation

Variables	Coefficient	z	Probability
rel	2.67	4.79	0.00
rcaste	-0.17	-0.50	0.62
pcy	0.00	-1.64	0.10
hhsz	-0.15	-1.77	0.08
edhusb	0.03	0.29	0.77
redres	-0.08	-0.37	0.71
dwcua	0.02	0.04	0.97
left	2.32	4.57	0.00
_cons	-0.90	-0.90	0.37
McFadden R ²	0.200	N	239
Cox-Snell R ²	0.230	Log likelihood	-124.90
Nagelkerke R ²	0.316	LR chi ²	62.50
Count R ²	0.707	Probability > chi ²	0.00

Table 9: Results of Ordered Logit for Control over Respondents Income

Variables	Coefficient	z	Probability
rel	-0.31	-0.68	0.50
rcaste	0.35	1.19	0.23
pcy	0.00	-0.70	0.49
hhsiz	-0.20	-2.69	0.01
edhusb	0.25	2.93	0.00
redres	-0.25	-1.38	0.17
dwcua	-0.28	-0.58	0.56
rpmeet	0.38	2.11	0.04
/cut1	-2.14		
/cut2	-0.62		
McFadden's R ²	0.066	N	216
Cox-Snell R ²	0.127	Log likelihood	-208.50
Nagelkerke) R ²	0.146	LR chi ²	29.46
Count R ²	0.523	Probability > chi ²	0.00

