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# Women and Social Change in Rural Tamil Nadu

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## Abstract

*One of the most significant social changes over the past 25 years in Tamil Nadu is the entry of women into the local political bodies of Gram Panchayat and Panchayat Samithi through a 33 % reservation system. Simultaneously, women are now to a large extent organised in Self-Help Groups, through which at least some of them can access loans either for small entrepreneurship or simply for smaller emergency/consumption loans. An important background to this is the increased participation of women in the non-agricultural labour market. In this article we report from a 25 year panel study of 213 agrarian households in six villages in Karur and Tiruchirapalli districts.*

## Introduction

Tamil Nadu belongs to those parts of India, which have experienced considerable economic growth and economic and social development in the past 25 years. In our panel study of 6 villages in Karur and Tiruchirapalli districts, we have documented this development in various ways. The most important findings relate to a doubling of real incomes, rapid growth of non-farm incomes and a sharp reduction of inequality in terms of assets and income (Djurfeldt et al 2007a, 2007b).

This and a following article (Lindberg et al 2007b) deal with political and social changes that have taken place during the same period. The most significant of these changes pertains to the implementation of the Tamil Nadu Panchayat Act of 1994, which makes mandatory the decentralisation of funds and decision making to the local elected political bodies of Panchayat Samithi and Gram Panchayat. The Act also prescribes 33 % reservation for women in these bodies, as well as for dalits and tribal people in proportion to their share in the population. In this article we will try to describe and analyse how these political changes have been experienced and acted upon by women in our studied villages and their wider setting.

Another important change since the late 1990s in Tamil Nadu as well as other states in India is the fast growth of so called Self-Help Groups (SHGs) among women aiming at poverty alleviation and women's empowerment among the poorer strata. It is the local state, which drives this development in collaboration with NGOs and local banks and cooperatives. Here again we ask: what is the result of this concerted effort at poverty alleviation in our villages?

There are already several empirical studies of the effects of reservation for women in Panchayats and of Self-Help Groups. Two general conclusions seem to dominate the discussion; one being rather positive in its appreciation of women's beginning empowerment in the political and economic sphere, the other being more pessimistic about women's real advancement under a continuing system of patriarchal power and influence. We will relate to both of these types of writings in the various sections below.

The overriding concern is of course the results in terms of women's political and social empowerment, taken to mean both the strengthening of individual women involved in local politics, their power to influence the agenda and decisions of local political bodies with gendered perspectives, as well as the development of gender awareness and collective action among other women in the community (cf. Hust 2004:20).

### *Study frame and methods*

Economy and social structure in rural India and Tamil Nadu vary a lot depending on the kind of ecological setting in which it is embedded. In three of the studied villages, Rajendram, Poyyamani and Nangavaram North, canal-irrigated agriculture is dominating and we call them *wet villages*, in which traditionally Brahmins owned the lands farmed by Scheduled Caste tenants. Today the lands have been taken over by the former overseers belonging to the Sudra Varna Muthuraja caste, and by the Scheduled castes today commonly referred to as dalits. Caste discrimination has dwindled along with this development.

The other three villages, Naganoor, Kalladai and K. Periapatti, rely on tanks and wells for irrigation, and have a sizeable proportion of lands under rain-fed cultivation. We call them *dry villages*. In these villages members of the Sudra Varna castes of Udaiyar, Gounder and Muthuraja still own almost all land, which they farm with Dalit servants. Here discrimination of dalits is still practiced in several ways.

Our study thus takes place in a microcosm of the 'Delta' and the 'Deccan' that make up most of rural India.

In 1979/80 we interviewed 367 agricultural households in these three wet and three dry villages, out of which 238 constituted the Main Sample. In 2005-06 we have again interviewed the same main sample households, except five which we could not trace. Thirty one of these households had out-migrated and have been replaced by 31 in migrants. Of these 233 households, 20 have left agriculture since 1979/80. The remaining 213 make up our sample of resident agricultural households in the study and is the main source of statistical analysis. This sample we call the agrarian population.<sup>1</sup>

Our observations of the changes and the character of these transformations build on several methods. The most important is a Household Socio-Economic Survey with the same questions asked in 1979/80 and in 2005/06.

Apart from some historical background data and some overall macro-economic statistics, very little qualitative data was collected in our first survey in 1979/80. The prime reason for this was lack of time and resources due to the very elaborate survey of 367 households in the six study villages. There were some exceptions to this. We interviewed quite a number of

labourers, coolies, pannaiyals, gang labour, and bonded labourers (mainly children) in order to document labour relations. We interviewed moneylenders in order to understand how usury functioned in the villages. The book from the 1979/80 study was thus mostly on economics (see Athreya, Djurfeldt and Lindberg 1990).

In 2005/06 we interviewed only the main sample of 233 households with a less elaborated questionnaire, which gave us more time for additional qualitative studies of various kinds. In view of this article, we have made several case studies of women representatives in the Gram Panchayats and of women members in Self-Help Groups.<sup>2</sup> We have also used participatory observation and interviews with local informants to document and understand various aspect of social transformation.

## **Self Help Groups**

Self Help Groups under the scheme called Mahalir Thittam (Tamil Nadu Women Development Project), almost all of them only for women, now function in all our sample villages. The government uses private NGOs as facilitators with instructors called cluster coordinators who organise the groups.<sup>3</sup> SHGs save in rural public credit institutions and get loans as a group or individually at 12 % interest.<sup>4</sup> Collectively they guarantee the loans, no collateral in terms of land or property is needed, and they are collectively responsible for the repayment of the loan. If one member fails to pay interest and amortisation in a particular month, the group pays it.

There is an important background to these groups: In the late 1980s, the TN Government started women's groups all over the state. Most of these Mahila Sangams came to get involved in a widespread anti-liquor movement, which resulted in strong awareness among women and also led to more Government control of the liquor production and sales (all shops selling liquor are now run by the government).<sup>5</sup> Another important background is the Adult Education Program in the 1980-90s, which also helped many rural women to come together and become literate (Chunkath and Athreya 1996).

Ideally, in each Panchayat Union there is one NGO with a contract to organise Self-Help Groups with the help of trained animators called cluster coordinators. We have interviewed some 'model-SHG's' run by GRAMIUM, SPPD and GRAMODAYA,<sup>6</sup> and found a strong spirit among members, that the saving is regular, and that in some groups loans have been used for small scale entrepreneurship (milch cows, gem cutting machines, etc). Many of the members spoke without hesitation about their needs and views in the meetings we organised.

The pattern is that women come together in groups with between 10 and 20 members. They save regularly, say Rs. 50 – 100 per month for 6 months, after which time they can borrow as group from the bank for internal re-lending at 24 % interest. When this loan has been repaid new group loans or individual loans can be taken.

The launching of the Self-Help Group scheme all over India in the late 1990s<sup>7</sup> signals a change in poverty alleviation strategy on part of the Central and State governments with the double intention of helping the poor to help themselves and to empower women.<sup>8</sup> It is based on the premise that women are much more reliable as bank customers (first discovered by Muhammad Yunus in Bangladesh), since they use the loans for their families and repay their loans regularly.

The earlier strategy relying on various rural employment generation programmes explicitly targeted poor landless labourers and their lack of employment in the agricultural off-season. The funding of the latter scheme has now decreased as the funding for SHGs has increased. Simultaneously, credit from rural banks and cooperatives has also shown a decline during this period (Kalpana 2004a: 45-46). So, it is important to assess the impact of SELF-Help Groups in the villages. Have they made a difference to poor people?

We estimate on the basis of our survey that nearly half of all our sample households, or 45 %, have at least one member in a Self Help Group. The village-wise distribution of membership is as follows.

**Table 1. Female membership of SHG/Micro-credit group membership, per cent**

Village	Membership	No membership
Rajendram	54.4	45.6
Poyyamani	60.5	39.5
Nangavaram N.	18.5	81.6
Kalladai	52.5	47.5
Naganur	46.9	53.1
K. Periapatti	33.3	66.7
Total	44.8	55.2

An interesting observation is that the success rate varies from a low membership of only 18 % in Nangavaram to 61 % in Poyyamani. The reason is the presence of a professional NGO and enthusiastic cluster coordinators, which was the case in four of the studied villages. As can be seen from the table, the percentage of member households is quite low in Nangavaram North and in K. Periapatti. The main reason was, we found out, that there were no single NGO contracted to do the organisational work in these two places. Instead, several NGOs made some half-hearted attempts at organising some groups.

Many of these groups do involve at least some women belonging to the poorer strata, i.e., from landless households who work as agricultural coolies. Most caste groups have SHG members, though the larger ones like, Muthurajas Gounders and Pallars form the vast majority of it members. However, our statistics show that the mean income per capita is Rs. 23 888 for member households, while the corresponding income is only Rs. 14 574 for non-member households. If we look at landownership, we find that among landed households 57 % are members, while in landless the membership rate is less or only 33 %.

Thus, most of the women in the SHGs belong to the middle income strata of the population. These are women from households with some resources and with the capacity to save as well as pay back loans at regular intervals.

It is, for example, interesting to note that only 20 % of the female headed households had membership in Self-Help Groups compared to 48 % among male headed households. None of the nine single women households in our case studies was a member of SHG for the simple reasons that they could not save the required amount per month. Women from the wealthiest households on the other hand are not involved in Self Help Groups. Other studies from Tamil Nadu and India reports a similar pattern of membership (Kalpana 2004b: 55-56).

When it comes to loans, we find that 24 % of all households have borrowed money either from the group or in a bank through the SHG scheme, i.e., about half of those households which are members have taken loans. The mean size of the debt is Rs. 7874, with a maximum of Rs. 30 000 and a minimum of Rs. 500. The purposes of the loans are shown in the table below. The average interest paid for these loans is 21 %, ranging from a low of 9.6 % to a maximum of 24 %.

**Table 2. Purpose of loans taken in the SHG scheme, per cent**

Agriculture: crop	10.3
Other business	9.4
Food and HH expenses	21.0
Family ceremonies	8.1
Other reasons	42.2
House construction	1.4
Other combinations	7.6
Total	100

We find that the most important purpose is given as “other reasons” a category we take to include for example education. Next come “Food and Household Expenses”, which include medical care. We saw example of group solidarity when one member of a Poyyamani group fell ill in cancer. The group gave here Rs. 10 000 for her treatment and she now attends group meetings with the help of a pair of crutches.

Business other than agriculture only accounts for about 10 per cent of the loans, but by probing we found that the category “other reasons” also include loans for starting some self-employment. It is within these categories we find larger loans for, e.g. purchasing a cow, a sewing machine, gem-cutting machines, or starting a small shop (tea shop most often). In this connection there is often a government subsidy at between 1/3 and 1/2 of the total money needed (many women had received Rs. 10 000 as subsidy in addition to a loan at Rs. 10 000 to be able to purchase milch cows).

Most often, these loans are taken individually. However, we also found a few cases where SHGs had together purchased gem-cutting machines or taken a contract for stone quarrying and worked with this individually or as a group. In Poyyamani, the very ambitious and knowledgeable cluster coordinator, Ms. Logambal, has recently formed a milk cooperative society in order to increase the income from milk sales by selling to the cooperative dairy plant in Tiruchy town without any middlemen.

Only about 29 % of the loans are at the level of Rs. 10 000 and above and can be taken to be proper loans for self-employment activities. This means that such loans have been made available to only about 7 % of the agrarian households in our villages during the past 5-6 years during which the SHG-scheme has been in operation. It is households with an average

per capita income of Rs. 30 534, against the average of Rs.17 527 for all households, which have been able to take the big size loans.

Another way of describing the importance of the SHG loans is to compare them with other loans of the households. We estimate the total credit amount at about 17 crores from all sources. Of these only about 6 % were borrowed via the SHG-project. If we take only institutional loans, totally about 7.2 crores, 15 % came via SHGs at an average interest rate of 21 %. Other institutional loans than SHG-loans, totally 6.1 crores, had a much lower average interest rate or 13 %. Thus, the amount of loans distributed via SHGs is rather small and the annual interest rate is much higher than other institutional loans.

The caste composition of SHGs varies. In Poyyamani, one of our wet villages, groups are segmented in such a way that so called Backward Castes (BC) castes have their own groups. As far as Dalits or so called Scheduled castes are concerned, Pallar and Paraiyar also have separate groups. The main reason for this division, according to our informant Ms. Logambal, is that there are different subsidies given by the government according to caste (Dalits get 50 % subsidy, while so called Backward Castes only get 33 %). In the dry villages, however, we have found mixed groups, that is, women from both SC and BC groups in the same group.<sup>9</sup>

Whether in mixed caste groups or single caste groups, it is quite clear that women get into a new experience by regularly going out of their houses and participating in meetings with the other women even during evening hours. In this they have overcome some initial resistance from husbands, who now seem to cooperate about this according to our group interviews.

They learn how to conduct a meeting, meet with local government officials and members of Panchayat boards, and some of them learn how to make money transactions in a bank, especially the group leaders.<sup>10</sup> In the literature this has been emphasized as a building up of women's empowerment in terms of independence and self-confidence and their thrift as entrepreneurs (Sudan 2005). Other writers refer to this as the build up of social capital among the women involved. Al Mamun, who studied women in a rural Bangladesh Micro-Credit Programme, writes:

My observation is that both the NGOs (*in his study*) had a positive development of their members, it has lead to a remarkable enhancement in social network formation and development, an improved status in family and community, increased mobility and to some extent also greater self confidence and feeling of identity for the women. (2005: 40)<sup>11</sup>

We also found that quite a few of the SHGs took interest in local village affairs of special interest to them, like drinking water supply, street lights, cement streets, etc. They discussed these matters at their meetings and brought it to the attention of the Panchayat or the Gram Sabha. Some of the SHG members were also ward members of the Panchayat boards and thus had direct access to the decision making in the village (see below). Very often it was these women who came forward to join campaigns for street cleanliness and other attempts by the Panchayat at making people participate in common activities. However, there were also complaints by representatives of women's movements at the state level that this meant an increased burden on the women, who were already double working in the fields and in the households.

Numerous Self-Help Groups have been started according to the statistics given by PUs and NGOs, but many of them are recently started and it is an open question if they will function as

well as the 'model-groups' with savings, repayment and 'profitable' investments. Forty four % of member households have so far not availed themselves of any loans? There may be two main reasons for this. One is that they and their group have not saved long enough to get a loan (normally 6 months). The other reason is probably that the bank and/or the NGO have not accepted the purpose for which the loan was to be taken. One may wonder about the sustained interest among these women to participate in a Self-Help Group in the long run if they can not get any loan despite their saving regularly and attendance of monthly meetings in the group. Participation in public activities like street cleaning on part of SHGs may thus also be a temporary upswing during the initial enthusiasm created in these groups.

NGOs<sup>12</sup> are costly agents, but may be the result is relatively better when it comes to the facilitation of SHGs compared to the various infrastructural schemes that are undertaken by NGOs, local committees and sometimes via the Panchayats. There are many studies of SHGs and several argue that these are effective in fostering small-scale more or less successful entrepreneurship. Many claim that these are the real women's movements today (see, for example, Sudan 2005), which is rather dubious, to say the least, in so far as rigorous analysis of the extra burden the SHG work imposes on women within a patriarchal system and in view of the fact that economic/social empowerment brought about by the SHGs in operation rarely accompanies such claims.

One important factor behind the relative success of SHGs in our studied villages is the role of the NGO-employed cluster-coordinators or village organisers. These are salaried persons from the village, with a high school education, who have been trained for this work and regularly meet with their colleagues from other villages and the NGO staff. All the four such persons we have interviewed and interacted with were energetic persons, highly motivated to carry out this work and taking pride in the results. Being the perhaps best paid women in these villages they also serve as role models of women entering into the public sphere.

The practice of borrowing in the bank at 12 % rate of interest for re-lending to individual group members at 24 % rate of interest leaves room for the NGO to make some money out of the transaction, most often taken as a cut of the loan received from the bank. This in turn gives ground for suspicions and rumours about the cluster coordinator bagging some of the money personally while on a monthly salary between Rs. 1000 – 2000. In our studied villages there is one incidence in which the cluster coordinator swindled all the money which led to the dissolution of the Self-Help Group.

This year, the Panchayat Unions have been ordered to start their own SHGs without the involvement of NGOs. A target has been set for the Social Welfare Women officers to organise at least 5 such groups in each Panchayat, and for the Anganwadi workers to organise two such groups each near to their centres. There are several problems with this new programme. There are no fieldworkers for this with the government. The three women welfare officers in each PU have to do it themselves without any local cluster-coordinators trained for this purpose. The officials also say that they cannot find any women willing to join since those interested are already members of SHGs.

The NGO GRAMIUM, with which we have interacted closely, thinks that some women who are already members of existing SHGs will join the new groups formed in order to get new loans. However, since there is no field organisation with the government, these groups will sooner or later be handed over to the NGOs for efficient management.



In conclusion, we note that despite an impressive number of Self-Help Groups started in our villages, only a minority of village households, about 7 %, have taken bigger loans making it possible to start some new business. Another 17 % of the village households have been able to get smaller consumption/emergency loans. Most of these households belong to the middle income strata. There are few borrowers from poorer strata and the poorest group of women is not at all reached by the programme. Moreover, the average interest charged for the SHG-loans is 21 %, which could be compared to the average 13 % interest rate charged for other institutional loans.

This is far less than the claims made by a recent overview of the Tamil Nadu Development, which says: 'There is no doubt that the formation of SHGs has indeed strengthened the hands of poor women in the State in their struggles against poverty and social discrimination. The SHGs have also served as an effective channel of credit for the existing income generation programmes' (Planning Commission 2005: 250).

We observed the potential empowerment in terms of moving in public space, conducting meetings and dealing with officials and official institutions that these women experience, especially the smaller group that could avail itself of bigger loans directly from the banks.

However, the households profiting from this more or less all belong to the middle strata, which means that Self-Help Group scheme does not reach the poorer groups in the villages.<sup>13</sup> Poor women, like most women in the villages, are neither getting any benefit from the programme nor are they being directly empowered. However, to the extent that Self-Help Groups involve themselves in community affairs and community work there is some general benefits for all or most women in the villages. The awareness spread in the Self-Help Groups may for example have contributed to the rather phenomenal rise in girls' education in recent years (see below).

### **Women in the Gram Panchayat**

We have observed some Panchayat meetings, interviewed 10 women about their participation in the Panchayat bodies, and observed the local election to the Village Panchayats in October 2006.

Two of the interviewed women are Panchayat Presidents, one is a Vice-President, and the rest ordinary ward members. Three of the ten women came from the SC communities (that is, Dalit castes). These interviews show that there is a process of increased participation and influence on part of these women but also that there is still a considerable way to go before women have fully conquered the political space provided by the 73<sup>rd</sup> Amendment.

Under what forms and conditions do women enter into local politics under the 33 % reservation system? What difference does it make that women enter politics in a massive way? Is there more concern for typical women's and children's issues? Is there more transparency and less corruption? A recent study of women in local politics in Karnataka claims that at least the last two questions can be answered in a positive way (Kudva 2003).

There is by now quite a few empirical studies of the effects of the reservation system in India.<sup>14</sup> There is, for example, an early very positive report from Tamil Nadu (Athreya and Rajeswari 1998), and an in-depth study of the progress made in Orissa, which shows how the

reservation has meant an important beginning for the entry of women on the political scene but that the process has just about began and will take its time to develop (Hust 2004).

In 2004-05, five of our six villages were reserved for women presidents. We have the strong impression that in three of these reserved villages, the women presidents were mere figureheads and that the affairs of the Panchayat was managed by their husbands. One exception to this is the meeting at the Panchayat Union, when these women were obliged to attend rather than their husbands.

We choose to interview the two women presidents who seemed to be more active, one in a wet and one in a dry village. The female Vice-President also interviewed by us belongs to the same wet village. What we found was a kind of collaboration between husband and wife in running the Panchayat. The husband would typically represent the Panchayat to outsiders and the outside world, like arranging a contract for some construction undertaken by the Panchayat. They would conduct the Panchayat board meetings jointly and share the responsibility to represent the Panchayat when dealing with village people.

Both these women presidents had an extra-ordinary background.

**Padma**, who is 29 and belongs to a Sudra caste, had lost her mother at early age and grew up with her mother's sister, since here father 'never bothered or supported her'. She studied up to higher secondary. At school, she fell in love with a Dalit boy and got married to him. Her husband had received a B.A. degree at a university. Initially her relatives objected to the marriage, but later on submitted to the charm of her husband. Her husband is now a farmer on their own land.

It was also her husband who encouraged her to stand for the Panchayat elections, since this was a reserved constituency for SC women to be elected as president. The first time, in 1996, she was not able to make it, but 2001, they spent about one lakh rupees and she was elected.

Her husband has a very good rapport with local people and she shares the Panchayat work with him. One source of inspiration is the previous woman Panchayat President, who is said to have been very active and now often pays a visit to the Panchayat office to see how things work out.

Padma's husband is a member of the DMK party, but does not involve the party in his local political work, according to Padma. Sometimes he takes on a contract from the Panchayat, which helps them save on Panchayat funds.

Padma claims to have been very active in getting funds for the construction of a cement road to one of the hamlets in the village. She took active part in petitioning for flood relief, only to find that some of those who did not get any relief put the blame for this on her. She has been able to get government houses for Dalit people and she has helped between 30 – 40 people to get old age pension from the Revenue Department. She is very active in the local Education Committee and supervises the competition in essay writing on Gandhi Jayanthi. At this year's Pongal celebration, she had organised a campaign to promote health and hygiene in the village.

When we interviewed ward member and other women in the village, we found that opinion was divided about Padma's work as President. Some said she was very active and efficient,

others said that she was too much dependent on her husband and that he was actually running the show.

**Satiya**, 38, grew up in a major town about 250 km north of the dry village, in which she is now the Panchayat President. Her father was not responsible to manage the family affairs so at the age of 9 she was sent to work in a textile factory as a child labourer. At the age of 13 she was the sole breadwinner of the family and already a very independent woman, for all practical purposes the head of the household. With only 3 years of education, she was at that time declared as illiterate, but now knows very well how to read and write.

After marrying off her sister and brother, she herself married the son of one of the richest and most influential families in one of our sample dry villages. Her husband is a graduate in agriculture and an active farmer. To get independence, they moved to their lands and constructed a new house there. Her father-in-law had already served as Panchayat President in the village, so when her husband suggested that she should stand for election to that post, she became interested. An additional background is that Satiya's brother-in-law is the Village Administrative Officer with a good reputation, whose wife was not ready to go for the post.

Satiya regularly attends at the Panchayat office and conducts the meetings with the board there. She is also active in various schemes, like chairing one of the two watershed committees in the village. However, it is her husband who takes care of the development work and takes on the contracts and she is somehow unable to control him, she admits.

**Women ward members**, whom we have interviewed, take care to attend the Panchayat board meetings twice a month. They get Rs. 25 for attending and putting their signature. A few go there with their husbands but most of them attend alone. Some are active in the meetings, others do not say anything at all. Many of them complain that Rs. 25 for each meeting plus the Rs. 1000 they get at Deepavali is not enough as compensation for the time spent in politics.

The Presidents and some of the ward members have been given training by the government at Chennai and Kanyakumari, and in some cases by local NGOs and SHGs at Gandigram near Madurai. But most of them complain that they have not been given enough training to understand the workings of the Panchayat and the government system. Some of the others, without any training, also had practically no knowledge about the Panchayat system and what they were supposed to do as ward members. Quite clearly, this leaves much to be desired in the way these women are prepared for their task as Panchayat ward members. A regular training programme would be necessary to enhance the quality of their participation (Cf. Narayana 2005).<sup>15</sup>

One background to increased participation is the widespread presence of Self Help Groups (SHGs) in the villages. Since they are autonomous from male control, they can freely discuss local village matters and suggest changes. With a representative in the village Panchayat, this type of articulation becomes more effective. It is sometimes the case that the SHG suggests to one of its members to stand for the elections and then backs up their campaign. Interestingly enough, it is also the SHG members who attend the Gram Sabha meetings for all villagers, which the Panchayat has to organise four times a year. However, as we have seen above, the presence of well functioning SHGs varies from one village to another and so does their capacity to back women's participation in Panchayat bodies.

Another important background to the increased participation of women in Panchayat affairs is their experience of working outside agriculture. In 22 % of our households, at least one woman now works outside agriculture. Twenty five years ago some women worked in gem-cutting and as house maids, especially in the dry area. Now, Dalit and Backward Caste women also go for factory work (mainly textile work), stone quarrying, construction work (in Tiruchy town and other nearby urban areas) and work in the lower rungs of the local public welfare system (as nursery teachers and assistants, aganwadi workers, assistant nurses, etc.).

In this way, some women get out of the family-patriarchal system of agriculture, and get subjected to a different discipline, especially in factories. What is important is that they then work in teams with other women and that they move freely in public on their way to and from the work place. There is self-consciousness in their eyes, way of dressing and way of talking with strangers that was not at all there in these villages 25 years ago. However, factory or other non-farm work does not give them more, but rather less time to participate, for example, in Panchayat meetings (Cf. Hust 2004: 267-268). So it is more on the social and psychological level that these experiences may have an effect on women's political representation. Women now take up roles in the public economic sphere that was not much visible earlier.

The motives for standing for elections to the Panchayat are mixed. Some said they themselves wanted to work for improvements in the village. Some referred to the wish of their husband or the political parties, in case they were members.<sup>16</sup> Others referred to the status of their family in the village and the wish of the family to be represented in the Panchayat. A study from Karnataka noted a similar pattern (Nolle 2006).

All presidents and ward members we interviewed complained about the paucity of funds available with the Panchayat. Most of the budget is used for running expenses, most of all the electricity bill and wages to the clerk and sweepers. The rest is spent on repair and maintenance of street lights, drinking water facilities and streets. Whatever extra that is provided by the Panchayat Union and the District Collector is used for new constructions of public buildings and roads. Our estimate is that of the many schemes for such purposes financed by the State and Union Governments, the Panchayat has control over about 1/3 to 1/2 of the schemes.

This is also why all of them experience frustration in not being able to finance all the needed things in the villages. The public is complaining about this and thinks that presidents and ward members have the power to influence the higher levels of the Panchayat system and the bureaucracy to allocate more money to their village. In the recent floods (November 2005) people also thought that they were responsible for selecting those who were to get flood relief, which was not the case at all. What presidents and ward members did was to petition to the Revenue Authority on behalf of victims in their village.

All women we interviewed complained about the burden of their political participation in addition to being a wife, running the household, and working full time to support the family. They also claimed that since men did not do anything in the household they had much more time for politics. When allowing women entry into the political system, one must also make provision for the time they need to participate and that provision means that husbands and men take more responsibility for the household, cooking, etc. We have noted some cases of men actually doing this in connection with their wives going for meetings with Self Help Groups.

Overall we found that women could participate in local political bodies only if their husbands agreed to cooperate with them in this. The agreement included a division of labour, which could entail anything from the man actually representing and carrying out more or less all the various responsibilities to the active participation of the woman in some of the activities, especially the various board meetings. In no case we found that a woman could carry out all the functions without the interference of their husband. (Similar results were reported by Nolle from a study in Karnataka 2006 and Hust in Orissa 2004.)

Of eight women asked if they wanted to stand for elections again, only one said yes. She had the ambition of becoming a Panchayat President. This may at least partly be related to the fact that their particular seat may not be reserved for woman in the next election, since reservation is made by rotation every second time giving all seats the chance over a longer period of time. The fact that they will often not and most often cannot be re-elected after ten years means that the experience they gain will be lost as new women have to learn and at best be trained for the job.

What change is there in the working of Panchayat and the local Government? It is very difficult to measure the influence of women's entry, especially since we do not have any base-line study 25 years ago to compare with. Moreover, the reservation policy has been in force for only about ten years so it is too early expect more than a good beginning.

Likewise, it is also difficult for us to see the effect of the entry of Dalits into the Panchayat councils at village, block and district levels. Individuals from this community have played a role earlier, like a Dalit in Poyyamani who served two terms as Panchayat President. For one thing, since they now have reserved seats in proportion to their numbers, their political presence is much stronger in the wet villages than in the dry, and also less problematic. It is in the latter area that the Dalits feel most discriminated.

What can be said is that we think women have contributed to more active Panchayats. Their attendance at Panchayat Board meetings is better than that of men. The kind of activities discussed at the board meetings seem to be more geared to the welfare of children and women than earlier, like the local schools and nurseries, drinking water facilities, street conditions and street lights, etc. Similar assessments have been made in other studies (see Chattopadhyay and Duflo 2004a and b, and Beasley et al 2005).

Our interaction with women political representatives also taught us that at least on the personal level they had experienced a positive change. They had learnt how to sit among men in Panchayat meetings, to speak in such formal meetings and at Gram Sabha gatherings. Some of them had also learnt how to approach and deal with government officials. Kudva, studying Karnataka, has made similar observations (2003:459).

### **Progress in Education – one aspect of empowerment**

The development of SHGs and women's entry into local political bodies take place simultaneously with a rather phenomenal increase of both boys' and girls' school enrolment. Our survey shows that while more than half of all current spouses have no or very little schooling at all, only 18 % have no schooling among the highest educated girls in the households (a figure that may be even lower since these figures include also households with

only under school age girls). As many as 69 % of the highest educated girls have studied beyond primary school compared to only 28 % among the spouses. Again 26 % of the highest educated have passed SSLC and/or studied above that level, while only 9 % had done so among the spouses.

Our data for men's education show the same pattern of change. Thus, there has been a spurt in educational achievements among the studied villagers in the very recent past. There may be many reasons behind this development. There are more schools available, both government and private, and even though government schools are reputed for its low quality, children do go to school. The new scheme since 2000 Sarva Siksha Abiyan – Education for all – has been implemented all over the state to bring all children to school and to have gender parity in enrolment. This has provided additional resources to the state government to bring all school age children to school. Also, unlike during 1979, nowadays children get free uniforms, free books, free buss pass and food in government run schools. Thus, the state intervention has reduced the cost of education to parents.

The other important set of factor behind the progress of education may be the increasing income and the almost complete decline of child labour in our villages. There are less number of children in the households and thus lower costs for educating the children. Most households now have electricity and light in the house, which is important for home work.

The recent widespread emphasis on education may also be connected to the fact that most families do not seem to think that there is any future for their children in agriculture and that education is the way to a white-collar job in the modern economy. The exposure to modern media and consumption goods may have had an important role in this respect.

Finally the entry of women into local political bodies and the big numbers of female Self-Help Groups may also have affected this spurt in education not least of girls. The functioning of schools, roads and street lights are issues driven by women in the Gram Panchayat, and women take an active part in parent-teacher committees.

## **Conclusions**

Twenty five years ago there was strong autonomous collective action among the farmers in our villages, especially in the dry villages. It meant confrontation with the state and was in the end successful but also led to some negative ecological consequences with electricity supplied free of cost and sinking groundwater levels in dry tracts of Tamil Nadu (Lindberg 1999).

Today, the most important 'collective' action in the studied area is with the blessings of the State, involving primarily women in Self Help Groups, which besides strengthening the household economy and entrepreneurship among the middle strata, also provides a possible platform for women's active participation in local politics. This is a sign of an ongoing democratisation process of the state itself. It is the state that has successfully managed this mobilisation of women involving professional NGOs and rural banks and co-operatives. Theoretically, this means that the premise that social movements are always formed by actors in the civil society as opposed to the state and other actors (see for example, McAdam et al 1996) needs revision.

The 'State' is neither an unchanging nor a monolithic entity. With changes in levels of government and priorities of various contending classes associated with the state, necessitated either by pressures from 'below' or by global financial and other pressures from 'above', its tactics change. SHGs constitute a complex phenomenon, entailing both cooption by the state and a potential for enlarged democratic space to be wrested from below.

However, as we have shown above, the SHG-programme does not live up to the rather grandiose aim of poverty alleviation, since it hardly reaches the poorer groups.

Women's entry into local politics through the mandatory reservation system seems to be more important than the SHG-programme in furthering women's empowerment with lasting effects. The reservation for women has not only changed the conditions for local collective action but has led to several potentially positive advances for women as well as for the local political system and administration.

These changes form an important part of what we would like to call the Tamil welfare state, which as we have dealt with in other articles, has led to several improvements in social welfare provision (Djurfeldt et al 2007a and b, Lindberg et al 2007b).

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## End notes

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<sup>1</sup> Because of the increase of industrial and tertiary sector jobs in and around the villages, there is now a sizeable non-agrarian population, which we have not studied.

<sup>2</sup> Our main method has been semi-structured interviews with individual women and groups based on a snowball sample technique. The interviews have used the focussed life story approach, in which the story of her political participation is told by the respondent. In this way we could get 'the perception, values, definitions of situations, personal goals and the like, which is added value of the life story method' (Bertaux and Kohli 1984) of our informants. Furthermore, focus group discussions were useful to us in interviewing members of Self-Help Groups (SHG), in which women were already used to interact and discuss their problems. An important methodological mechanism in these methods is what is called a 'saturation point', meaning that the interviewing can be stopped when no more new information is added in an interview.

<sup>3</sup> The most important of the government programmes using the SHG approach is the Swarnajayanti Gram Swarjogar Yojana (SGSY) launched in 1999, according to Chakrabarti (undated).

<sup>4</sup> A good description of the project is found in Planning Commission (2005: 247-250). Sudan (2005) gives a good overview of the entrepreneurial aspects of SHGs and its problems.

<sup>5</sup> For an informative analysis of this movement in Andhra Pradesh, see Larsson 2006.

<sup>6</sup> These are reputed local NGOs partly funded from abroad.

<sup>7</sup> For a comprehensive recent evaluation of the Self-Help Groups scheme across India, see Prasad (undated).

<sup>8</sup> Kalpana (2004b: 49) writes: 'In addition to being institutionalized within the government's anti-poverty schemes, self help groups have also been perceived as a strategic component of government programmes explicitly articulating empowerment goals, besides poverty-related concerns. ... (It) is premised on the notion that organization into groups enhances women's access to information, knowledge and resources. ... At the end of five years, the project aims to have increased self-esteem and self-confidence of women, improved their management and technical skills, enhanced women's social status in the family and community, increased mobilisation of public and private sector services in women's interests and improved women's well-being by reducing drudgery and introducing time-saving devices' (Government of India 2001).' No small claims indeed!

<sup>9</sup> A rapid appraisal of the Tamil Nadu project found that the involvement of the Scheduled castes and tribes was less than in a previous development project called the Integrated Rural Development Programme (Kalpana 2004b: 56).

<sup>10</sup> These findings are also reported in the rapid appraisal from Tamil Nadu (see Kalpana 2004b: 51).

<sup>11</sup> There is an important difference between micro-finance programmes in India and Bangladesh: In the latter case women become members of an NGO, which is also handling the loans by means of funds made available by donor agencies. In India, women form their independent Self-Help Group with the help of an NGO coordinator

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but makes transactions with the banks in the name of the group and autonomous of the NGO. (Kalpana 2004a) Nevertheless, women undergo the same type of experiences by joining these schemes.

<sup>12</sup> The right concept to be used here is actually NGOs in the role of 'Public Service Contractors that function as market oriented non-profit business serving public purposes' Mälkiä and Hossain (1998: 40).

<sup>13</sup> Galab and Rao make the same observation in a study of SHGs in Andhra Pradesh (2003: 1281-1282).

<sup>14</sup> Dahlerup and Freidenvall has written about the worldwide trend of introducing gender quotas in political elections which is an interesting change from an incremental track practiced for example in the Scandinavian countries. India seems to be one of the successful examples increasing women's local political representation in a fast way, the reasons being its legal backing in an amendment to the constitution in 1993 and a strict implementation (2005).

<sup>15</sup> For a study of the importance of regular training programmes, see Manavalan 2000.

<sup>16</sup> Political parties are not allowed to contest in the elections to Gram Panchayats but it is generally acknowledged that they have a strong influence. Nevertheless, we found that many successful candidates stood as independents in the local elections in 2006 (see Lindberg et al 2007b).