

A Context Specific Framework for Measurement of Empowerment Resulting from Poverty Reduction Intervention

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Abstract - Academicians differ on the construct of empowerment. Empowerment measured in the context of poverty reduction program introduced in different settings world over has demanded different measurement frameworks. Empowerment itself is one of the most disputed concepts to be handled while interpreting the benefits of poverty interventions. It is, therefore, important to state clearly how the concept will be interpreted and evaluated in each context. The current discussion is about the framework devised for the State of Kerala, one of the most advanced states in the largest democracy in the world, India. The framework becomes relevant because of the several unique features of the state of Kerala, which are quite distinctive from many other places where microfinance has been found to be successful. The paper discusses a conceptual framework for measuring the level of empowerment resulting from microfinance in the State of Kerala.

Keywords— Microfinance, Empowerment, Context specific, Conceptual Framework

I. INTRODUCTION

The framework discussed here is for assessing the empowerment levels of participants in Microfinance, which is regarded as the ultimate poverty reduction intervention of modern times. Microfinance is financing, while attempting to broaden the net of financial inclusion, in small amounts, the entrepreneurial endeavours of the poor women, thereby seeking to enhance the living standards through improvements in various closely inter connected dimensions of the lives of the poor like economic, organisational, social and political spheres. It is hoped that microfinance intervention will ultimately lead to higher gender equity by empowering the participating lot. Thus, evaluating the program is, in a way, evaluating the level of empowerment of the participants. Nonetheless, since microfinance is a tool for intervening in the lives of the poor, especially, the women of the poor, its impacts are likely to be less visible than any other kinds of devices framed for other contexts. As everywhere across the world, in India also, this novel idea has been the buzz word in the development parlance since 1992. India has been acclaimed as the most successful country in this regard with Bangladesh closely behind as the runner up. Kerala, even though among the smaller states of the Country, is ranked in forefront of the successful states in implementing microfinance. Conceptual framing of the

intervention has to be after giving due regards for the contextual characteristics of the place of the intervention ([1], [2]). This tenet becomes all the more relevant in the case of Kerala, because the state is in the forefront of many factors leading to gender equity. The indicators marking the status of women in Kerala against the countries where microfinance is the most popular (Table No. 1) testifies to that the background in Kerala is not only different but is superior by a far wider margin, hence the justification for a separate conceptual framework for analysis of the turnout of the program at the individual level – generally understood as empowerment. Generally speaking, a framework adopted requires to: (a) clarify the constructs used (b) explain the conceptual linkage between various constructs and (c) clarify the variables and indicators used to assess the constructs. The paper is an attempt to design a framework according to the above requirements. The paper is constructed as follows: First, the meaning of the construct 'empowerment' is given, while as the second step, the conceptual linkages between various levels of empowerment is explained. Finally, operationalisation of the construct is explained.

II. MEANING OF EMPOWERMENT

Authors differ on the construct of empowerment. It is one of the most disputed concepts while dealing with the assessment of the benefits derived from poverty interventions. It is, therefore, important to state how the concept is interpreted for the present purpose. Generally, empowerment is recognized as women's control and ownership over their lives ([3], [4], [5]), as the ability to control one's own destiny under conditions of antagonism [6], as the enhancement of 'agency' which involves the ability to make strategic life choices in situations where this ability was previously denied to them ([7], [8]), as the expansion of assets and capabilities of the poor ([9],[10],[11]), so that individuals and groups can influence and hold the institutions that affect them accountable [12], as the capacity to challenge and change institutionalized norms perpetrating power imbalances [13], as both process and outcome encompassing the dimensions of economic, human and social and political and cultural life [14], and as capacity building leading to

better decision making power [15]. It is evident that authors do not concur on the conceptualisation of empowerment; therefore, it is necessary to define the term for the current purpose also.

TABLE 1
SELECTED GENDER EQUITY INDICATORS FOR
BANGLADESH, INDIA AND KERALA

Country	Adult Literacy rates				Infant Mortality (2012)			Life Expectancy at birth (2012)			MMR (2013)
	MF	M	F	G ap	MF	M	F	M F	M	F	
India	69.3	78.8	59.3	19.6	42	41	44.3	66.21	64.51	68	190
Bangladesh	57.7	62	53.4	8.6	33.1	5	30.3	70.29	69.55	71.08	170
Kerala	93.5	95.9	91.3	4.7	12	10	13	74	71.5	76.9	66
World	84.1	88.6	79.9	8.7	34.9	3	32.6	70.78	68.72	72.93	210

Notes:¹ Adult Literacy Rates (15 years and above) are for the year 2011; Adult Literacy rates for Bangladesh is from: www.worldbank.org. The figures for India and Kerala are arrived at from the C-13 Appendix - Single Year Age Returns by Residence, Sex and Literacy Status, Census 2011.

² Infant Mortality Rate measures number of infant (< 1 year) deaths per 1000 live births. Infant Mortality Rate, Life Expectancy at Birth and MMR for Bangladesh are from: www.worldbank.org. Infant Mortality Rates for India and Kerala are from: Registrar General (2013), "SRS Bulletin Sample Registration System, Volume 48 No.2, Page 5.

³ Life Expectancy at Birth for India and Kerala are from Economic Survey 2012-13 available at: <http://indiabudget.nic.in>

⁴ Maternal Mortality Ratio (MMR) is the number of women who die from any cause related to or aggravated by pregnancy or its management (excluding accidental or incidental causes) during pregnancy and childbirth or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy, per 100,000 live births (Central Statistical Organization, 2012 "Millennium Development Goals India Country Report 2011, Ministry of Statistics and Programme Implementation, Government of India). Maternal Mortality Ratios for India and Kerala are from: Registrar General, India (2013), "Special Bulletin on Maternal Mortality in India 2010-13", Sample Registration System, December 2013, Office, Registrar General, Ministry of Home affairs, GOI.

The process of conceptualisation takes for granted that the measurement involves identification of empowerment both as a process and as an outcome. The impact of empowerment is multidimensional in as much as that it leaves imprint in psychological, economic, political, and other related dimensions of life. The changes in the dimensions may be manifest in the transactions of individuals in the levels such as individual, group, and community [16]. Malhotra and Shuler [12] have recognized various dimensions such as economic, socio cultural, familial/interpersonal, organizational, legal, political, and psychological dimensions occurring at household, community and broader arenas.

For the current purpose of the present framework, it is necessary to explain how the construct of empowerment is understood in here. The best way to explain the construct is to define it. It is defined as *a process and outcome evolved from women's participation in a poverty reduction program which enables them to take decisions and make choices on their own in a setting where previously such privilege used to be denied.*

The definition of the term entails the following aspects: *First*, empowerment is a process as well as an outcome. It is the feature of it being an outcome that makes evaluation feasible [17] *Secondly*, empowerment is relevant in circumstances where the subjects were previously denied of the privileges of empowerment, i.e. they were disempowered in the beginning [7]. *Thirdly*, empowerment has a definite pathway and assumes its final shape as a result of the members passing through various phases/levels such as Household Level, Organizational level, Social Level and Political Level, and these levels can be taken to be progressing from the first level to the last in that order. Also, these levels are interlinked in such a way that the advancement in one level encourages a positive result in the other levels also. The identity of the construct empowerment as a process makes it easier to take that it will ultimately result in an outcome. Such an assumption is essential for its measurement, because it is measured as an outcome rather than a process.

III. CONCEPTUAL LINKAGES BETWEEN VARIOUS LEVELS

Conceptually empowerment progresses as a process through various levels and delivers outcomes at all the levels.

A. The Process of Empowerment:

It is an accepted fact among authors that empowerment is a process resulting in an outcome, but there is no consensus as to the nature of the basic process or its progress through various levels of empowerment. For example, Rappaport [18] sees empowerment as a process by which individuals, communities and organizations attain capabilities to exercise control over their lives. She has not made distinction between individuals and groups while discussing empowerment of 'people'. Wallerstein [19] recognizes empowerment in a broader perspective. For her, empowerment is a social-action process that recognizes the role of people, organizations, and communities in ensuring better individual and community control, political efficacy and improved social justice. Eyben, Kabeer and Cornwall [20] see empowerment as a process that changes the idea of who one is vis - a - vis the social institutions that shape one's identity. For them, empowerment is an end state that can be reached and judged as having been accomplished at the final stage of the process (outcome). For Narayan [9] empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives. From the above, certain points relating to the construct empowerment emerge; it is a process and requires the presence of an organisation and a community at a broader level to make it bring out its best. It is evident that there is a consensus among the various authors with regard to the basic nature of the construct in as much as that they view it as a process centring on individual psychological levels, while some others take it as progressing towards much broader arenas like societal and national levels. However, here also it is not clear where actually the process is set off. And, no definite pathway for empowerment has been identified. Blanchard, Carlos and Randolph [21] have identified a pathway for the empowerment process. But,

the pathway is taken to be based on a different and broader foundation of an organizational structure. According to them, the members, after becoming a part of a well structured organization, gets shifted to higher levels of empowerment only as a collective entity; they do not propose assessment and methodology for measurement at the level of individual entities.

Under the present case, the changes in the levels of empowerment of individuals are considered and membership in an organization (a Self Help Group formed for the purpose of taking advantage of microfinance opportunities) is taken to be a facilitating factor; therefore, the question addressed is how far the membership in an SHG has resulted in empowerment among members at the individual level. Acceptance of the above distinction necessitates a statement regarding the perceived pathway of empowerment in the framework. Pathway of empowerment denotes the conceptual linkages among the various levels at which individuals' empowerment materializes. This framework, built upon the assumption that the process of empowerment progresses through the four levels such as Household Level, Organisational Level, Community Level and Political Level, approaches the evaluation from the point of the changes occurring to the specially recognised indicators empowerment.

Presently, the framework assumes that the process of empowerment begins at Household Level and progresses according to a definite pattern. Studies conducted in various parts of the world have recognized this fact. For example, Barnes, Keogh and Nemarundwe [22] in an assessment of Zambuko Trust (Zambuko) in Zimbabwe, Carolyn [23] in the evaluation study conducted in India, and Dunn and Arbuckle [24] in an impact evaluation in Peru, have seen the primary position of Household Level - where changes are to be identified by the improvements in household economic status - in the pathway of empowerment. AIIMs studies also have followed similar frameworks in other works conducted in various countries; for example, Todd [25] in Philippines, Barnes, Gaile, and Kimbombo [26] in Uganda and Tsilikounas [27] in Bosnia and Herzegovina. Besides, authors argue that micro enterprises *financed by microfinance* (italics added) exist as part of a larger portfolio of household economic activities, and decisions relating to enterprises cannot be taken isolating them from households ([28] *therefore, as a logical corollary, the primary position of household level in the process of empowerment is presumed* (italics added).

B. Empowerment at the Household Level:

The present framework, based on the above arguments, recognizes the process of empowerment as starting off at the *Household Level* in the economic domain. Household Level because household and the interfamilial relations are the fields of disempowerment [12] and any intervention for enhancing the empowerment should take cognizance of its implications at the household level and be directed towards changing the power relations *first at that level* (italics added) ([29],[30],[31],[7], [32]). Economic domain because women who are confined to domestic chores and not contributing directly to the economic well being of the family are likely to have less bargaining power in the household ([33],[34],[35],[36]). Betterment in the

contribution of the members towards the economic domain of the household will enhance their individual status *vis-à-vis* the established power relationships at the Household Level. If a participant is economically empowered, it is surmised that the program has been successfully paved the way for further empowerment of the individuals at various dimensions of personal empowerment at other further levels of empowerment like Organisational, Social and Political.

C. Empowerment at the Organizational Level:

The next level in the pathway of empowerment is the organizational level. It is argued that organizational level empowerment is important for the development of interpersonal and community level skills [37] and for overcoming the issues of limited resources and marginalization of the poor in the society [9]. Stromquist [38] argues that, for empowerment to be effective, it is necessary that persons must come outside households, participate in activities centred on some kind of organisations, and develop a sense of independence; therefore, after the Household Level, it is the Organisational Level. In the present case, this part of the framework is designed to check the contribution of participation in organizational activities (microfinance activities as a result of the membership in Self Help Groups) to the empowerment of the members. For this purpose, the empowerment at this level is conceptualized as follows: Organisational level empowerment involves an empowering process (process brings forth an empowering organisation) and an outcome (the outcome is a host of members constituting an empowered organisation). A well set off and effective empowering process gives the organisation the status of 'empowering organisation'. The outcome, invariably, is a host of empowered individual members uniting into an 'empowered organisation'. Now, the points to be checked at this level are whether the Organisation (the Self Help Groups) is an empowering organisation, and, as a result of the membership, whether the members can be designated individually as empowered individuals and collectively as empowered organisation. This two phased measurement of the process of empowerment at this level is to check whether the characteristics of well-balanced organisational functioning are present and whether the members as a group have attained collective empowerment. The organisational functioning is taken to be well balanced and empowering if it is according to the essential rules of democratic inter organisational relations characterized by sharing information and power among members [39] which itself is empowering ([40], [41]) and attempts in the direction of capacity building of members [39]. Capacity building is important because, as stated by Wandersman [42], the skills learned during the stint of group membership help them to adapt according to situations. The democratic nature of the management can be assessed by a direct question which bears two alternatives as answers such as democratically managed and otherwise. And, the attempts in the direction of capacity building are appraised by the response to the questions as to whether the members had undergone any training on the IGAs and whether they found it to be effective.

Once the organizational functioning is according to democratic principles and there are attempts towards capacity building, the outcome of the process of empowerment should come as it is - a host of empowered members who together constitute an empowered organization. It takes place in the following way: when an individual joins an organization like SHG, which can very well be taken as the necessary mediating structure between individuals and larger collectivity (for example, the society at large) proposed by Florin and Wandersman [43], it supports the personal development process [37]. The personal development at the organizational level will be manifest in the ability of the individuals to utilize fruitfully the opportunity structures in the society and in their collective sense. Opportunity structures are the formal and informal institutional ambience which are either facilitating or preventing effective actions to enhance well being of the poor [10]. Considering the chances for making use of the opportunity structures is important because, as argued by Drez and Sen,[44],established conventions rather than the legally enforceable rights usually govern intra household relations and, *in turn, the chances for choices* (italics added). Such conventions and practices (as in the case of *purdah*) may hinder the chances o women making use of opportunity structures like banking facilities existing in the contexts. Thus, the question addressed is whether the allegiance to the affinity groups - SHGs in this case - has meaningfully contributed to choosing and acting upon opportunity structures constituted by the institutional facilities like that of a bank. And, if so it is taken to be indicative of empowerment.

Finally, a group of individuals, empowered by the organizational process, attains a 'collective empowerment' and jointly constitutes an empowered organization. As argued by Rowland [45], attaining the 'collective empowerment' is the sequel of personal empowerment (*personal empowerment attained at the household level and as a result of being the part of an organization*). In other words, the final point to be addressed is whether the group of individuals has a collective sense – a conviction that they are standing not only for their individual self but for the group as well. (Question to be asked is whether the members can solve a problem faced by the group).

D. Empowerment at the Social Level:

Empowerment at the social level is to be comprehended differently in a study of the results of microfinance in the setting similar to that of Kerala. Earlier attempts at assessing empowerment at this level are addressed from the point of view of whether a society is empowered or not as a whole group and whether the members of the group are capable of addressing a perceived problem as a result of aroused group consciousness like the illicit liquor trade which is detrimental to the healthy family atmosphere. The mechanism of the process of empowerment at this level is explained by Swift and Levin [46].A person, after being individually empowered, becomes a part of a group of likeminded persons and develops a feeling of comradeship. Ultimately, the group as a whole reaches such a level as to address adverse social conditions causing powerlessness. Authors, in general, insist on the individual

empowerment and interactions at the group level as a prerequisite for the social empowerment. The mechanism advocated by them works out as follows: psychologically empowered individuals join self help groups and now have membership in wider social networks which provide support for further personal development through participation in activities of group/ organization. Interaction with the group helps them to realize how critically the social and political structures affect them. This critical consciousness enables them to challenge adverse social structures ([37], [47]).On the contrary, in the present framework, the question addressed is whether the individuals are now capable of coming out of the household, interacting in the society, perceiving the broader issues at the societal level and challenging the predefined power relations from an individual perspective; not from group perspective. The idea of collectively acting against any social issues has not been taken into account, for such issues do not exist universally in the setting of Kerala. According to the present framework, social empowerment is the process of making one capable of initiating steps to challenge the established attitude of the society in such a way that her place within it is recognized according to the terms she prefers instead of the manner in which the hitherto adverse patriarchal norms dictate. The extent to which an individual can have the freedom to define her social interactions is mainly defined by the power relations established in the household and within the society. Even in advanced societies like that of Kerala the norms are not very widely different. Outside the household she is not expected to assert herself publically, which, most likely, will be viewed as jeopardizing the social respectability of the family and its male members. But, by this time, her economic role in the household has helped her to redefine her status at the household and she is capable of asserting her place in the society as well. The point of enquiry in the present framework is how far the participants in the program of microfinance have been able to assert themselves outside the household in the broader arena of the society. Once her presence in the society is recognized by others, she can be regarded as socially empowered.

E. Empowerment at Political Level:

It is claimed that the goal of empowerment is political empowerment ([48], [49], [50]). The claim is based on the argument that personal empowerment at the other levels alone cannot result in effective transformation of gender relations in favour of the disempowered. Improvement in the governance by way of participation by all in the process of governance is critical for delivering the fruits of development in a better way. Of course, there has been great degree of decentralization and attempts to bring the system of governance more transparent in a country where democracy prevails. Theoretically, all citizens are entitled to equal opportunities. They are supposed to participate and contribute in political affairs irrespective of gender, race and other elements separating one from another. Nonetheless, existence of a system of governance based on democracy does not itself guarantee effective participation by all. As stated by Narayanan [10], democracies do not always function in the most ideal manner, because there

always is a chance for it being influenced by the financial clout of big business houses and patron-client relations. Even though prevalence of a system of governance free from the above anomalies is taken for granted or certain allowance for wrongful prevalence of elements in the system is given, democratically governed system reflects only the supply side, whereas the demand side has to be gauged by the extent to which the public are aware of the incidents taking place in the social and public domains. It is always the poor and the marginalized ones among the women that are excluded from the various enforcement mechanisms available in the system on account of illiteracy, restrictions on mobility, cultural dictates, time or poverty; therefore, the construct of empowerment at the political level calls for attempts to raise the level of participation of the poor in the system of governance. Participation in the group activities is presumed to make the poor critically aware of how political institutions function and affect them and their groups [51]. Evaluation of empowerment at this stage is thus conceptualized to examine how far the membership in Self Help Groups has contributed to raising this critical consciousness among the members. As a generally accepted practice, one becomes concerned about how far the women are now part of the governance. Participating in the election mechanism by exercising franchise is almost universal in this part of the world. Awareness of the political turnouts and merely casting votes in favour of a particular political party are different matters. The usual query as to whether the respondents have voted in the last general election can be avoided. Instead, questions to check the general political awareness of the respondents may be included. Pervading information to the lowest levels among the poor leads to empowerment inasmuch as that they are now aware who are designated to govern them. Based on the above reasoning, questions to measure the extent to which the respondents are up to date with regard to the major events taking place around them have been included in the schedule.

IV. OPERATIONALIZATION OF THE FRAMEWORK

Operationalization of the framework requires explanation of certain aspects of the concepts upon which the framework is built. They are the following:

A. Progressive linkage of different levels of empowerment. The multilevel concept of empowerment framed for the current setting assumes a progressive linkage between various levels, which is suggestive of the fact that a change at one level will be linked to changes at other levels as was propagated by Shultz, Israel, Zimmerman, and Checkoway [52]. In other words, the fundamental force propelling empowerment is the positive change in the economic dimension resulting from the income changes generated from the participation in microfinance program. Positive changes in economic dimension of a participant's life can be measured from the perspective of the variables such as changes in Standard of Living by Consumption, assets holdings and Income Levels. The empowerment process set off by the changes

in economic domain influences the decision making capacity of the participant at the Household Level which improves bargaining power of the participants. Improved bargaining power means a definite and undeniable space in the Household Level.

B. Unit of measurement: Authors have specified various levels of empowerment as units of measurement. For example, Malhotra and Shuler [12] suggest different levels of analysis such as household, community, regional, national and global, whereas Bartlett [53] argue for village, sub district and national levels, Holland and Brook [54] and Narayan [10] propose national, intermediary and local levels; and individual, household, group, community, local, national and global levels respectively. This study concentrates on the individual level and the progress of empowerment signifying changes in the levels of agency as a result of interactions at various levels specified here.

C. The essential time period required for the notes of empowerment to be visible: For the process to take effect, it requires a definite time period. For any perceptible changes in the levels of achievement of the participants in the program to occur, a time period of minimum two years after joining the program is essential, for many of the notable impact evaluations ([55],[56]) were able to detect significant changes in client - income over a two-year period. It is deemed to be a good time-frame because it would allow the program effects to surface and avoid the chances for attrition to threaten the analysis.

D. Distinguishing the effects of the intervention from the other possible simultaneous influences like changes in economic factors is cited as one of the classic evaluation problems to be tackled during evaluation process by Petesch, Smulovitz and Walton [57]. They state that the theoretical solution for this problem is the random assignment of the participants to treatment and control groups, thereby attaining the results of controlled experiments. Since this program of microfinance has been implemented almost universally in the State of Kerala, finding an appropriate control group may be nearly impossible; therefore, instead of control group, a comparison group of relatively new members (who have been members in the program for a period of less than two years) have been selected. Such a procedure is recommended with two objectives: first it serves as a comparison group and secondly, it helps to locate chances of Self Selection of already empowered members into the program.

E. Empowerment is an ongoing process and is understood in a relative sense, i.e., people are empowered or disempowered relative to themselves at some previous time or to others [58]. Malhotra and Shuler [12] state that the most ideal method of capturing the process of empowerment is taking on it across at least two points of time. It is further argued that the notion of empowerment is inextricably associated with disempowerment [59] and that the participants are necessarily disempowered initially; therefore, comparing the initial status with the status at the time of the study is justified. This method has the advantage of recognizing the construct of empowerment as a continuum, and the disadvantage is that the information revealed entirely depends on the reflections of the respondents on the selected indicators.

F. Self Selection into the programme: In every poverty reduction program, especially in those programmes which aim to rescue the poor through empowerment, one has to take cognizance of the chances of already empowered people opting to join. Ghatak [60] argues that the reason for the remarkable success of the microfinance program in many of the Asian countries is the selection of group members by borrowers themselves resulting in a kind of assortative matching of members. This kind of assortative matching will ultimately influence the results of programme if one views it from the point of view of the repayment behaviour of the participants. Many other authors also have expressed same opinion ([60], [61], [62], [63], [64], [65], [66]). The following attitudes can be adopted to deal with the risk of self selection: the enquiry can be designed with a view to assessing whether the participants were already endowed in two of the basic dimensions recognized by Kabeer [67] such as resources and agency; and capabilities and assets as advocated by Narayanan [68] at the time of joining the program. Those who are already endowed with the chance of choosing their own life (as evidenced by the possession of higher levels of resources and agency) can be assumed to be already empowered. And, such persons, if choose to join the poverty reduction program, are taken to be the ones who are self selected. It is also assumed that comparatively 'new' members would be less empowered if only the effects of the program (program effects) prevail. On the contrary, if the chances for self selection prevailed, the new members would also be as empowered as the older ones. A case of no perceptible differences between the new and the older members as regards the level of empowerment can also be taken as the manifestation of Self Selection into the program by the new members. Now the question is to establish whether there is a significant difference between the empowerment levels of both new and older members. A significant difference will testify to program effects whereas lack of which will necessarily prove self selection by empowered members.

G. Selection of Indicators used for the study: Selection of appropriate indicators is one of the most testing aspects to be tackled in measuring the empowerment. According to Narayanan [10], the methodological aspects of selecting suitable indicators to measure empowerment are based on: the choice between intrinsic or instrumental aspects; context specificity or universality of indicators, the decision as to include psychological determinants, the suitable unit of analysis, causality and to include quantitative or qualitative data. This section is for explaining these issues and for listing out indicators.

1) Intrinsic or extrinsic values: One of the questions to be addressed is whether to measure empowerment aspects the respondents regard or, to measure the powers they really have. For example, a woman may be inducted in controlling position since she was widowed or separated. Sometimes, she may wish that there were someone to share the decision making responsibilities. The survey can measure only the 'agency' she enjoys. Here, the indicators that measure those powers that are valuable are considered and such possible subjective views of a

participant regarding her agency as is likely in the case of a widow are not taken into account.

2) Context specificity of Indicators: Context specificity is an indisputable requirement to be taken care of while deciding on indicators ([13], [69]). It is well recognized that the status of women differs depending upon the class, race, colonial history and the position of the country in the global economic order [31]; therefore, the relevance of indicators does not transcend time or place [70]. For example, till the late 1990's use of contraceptives among the women of Bangladesh was regarded as indicative of empowerment, but by the first decade of twenty-first century contraceptive use became so popular that over half of all married were familiar with the use and more than three quarters have used it at one time or another [12]. Once a behavior becomes the accepted norm, there is little reason to expect that it would be influenced by an individual actor's level of empowerment. That is why in a five country study described in the World Bank Policy Research Working Paper by Alsop and Heinsohn [2], the team designated for each country independently decided the levels of empowerment and the indicators and variables. Schuler, Hashemi and Pandit [1], in a study of empowerment of the clients of SEWA Bank in India, modified the domains of empowerment employed in Bangladesh. Choice of the indicators is influenced both by change in time perspective and by the geographical, cultural and economic diversity of contexts. Changes caused by any of the above mentioned factors necessitate reconsideration of indicators previously used. The circumstances of the state of Kerala, for that matter, do not find similarities with those of Bangladesh of the last century, where, since boys were deemed to be better labour market investment [71], there was bias towards boys while allocating food articles [72]; where, due to the tendency among children to go for economically rewarding work instead of attending schools [73], influencing decision on the schooling of children or deciding on her own by a woman was regarded as indicative of the level of her autonomy; and where adult males got larger share of food articles by virtue of their involvement in labour intensive activities requiring physical sturdiness [74]. In Kerala, schooling of children has become mandatory due to several reasons. Strong Government interference against child labour, residential nucleation of families, general awareness among the parents of the long term benefits of investment in education to the extent of taking education of children as the only manifestation of their hopes bestowed on their children, etc. have made enrolling children in school a natural step in grooming them for the future. And, the variables and indicators have to be finalized accordingly based on the argument put up by Bisnath [31] that the subordination of women differs depending on their class, race, colonial history and the social and economic position in the international order.

3) Level of Indicators: Malhotra and Shuler [12] have suggested a pattern of measurement involving household, community, regional, national and global levels of analysis, whereas, Bartlett's [53] proposal of empowerment involves measurements at village, sub district and national levels. According to Narayan [10] measurement of

empowerment involves individual, individual, and household, group, and community, local, national and global levels. The present framework is for assessing the positive changes in individuals (both psychologically and materially) and focuses mainly on the individual level empowerment beginning with the economic changes at the Household Level as a result of the participation in Income Generating Activities (IGAs) financed by microfinance sources and spreading over to organizational, social and political spheres.

H. Variables and Indicators

1) *Background characteristics:* indicators to measure the socio economic background of the respondents and their family are relevant. These background indicators include the age (in years), marital status, religion and caste, level of education, number of members in the family, number of members in the family, share of contribution to the household economic domain and geographical and administrative location of the residence. It is established that a woman's circumstances like class, caste, age, marital status, health and education, have important bearing on the extent to which microfinance intervention can cause positive changes in their lives and the level of attainments in the realm of empowerment ([58], [75], [76], [77]).

2) *Fallback position of the participants:* Fallback position in case of a breakdown of relationship considerably influences the bargaining power within the family and, as a result, the empowerment status ([35], [36] [44] [78]). Bloom, Wypij and Gupta [80] argue that women with closer ties to natal kin are more likely to have greater autonomy in decision-making, control over finances, and mobility. Authors list out the factors upon which the fall back position depends. Ownership and control of assets, especially, arable land ([13],[78], [80], [81]) and employment and other income generating means, access to social resources, existence of social support systems and support from the NGOs and the State [78], are some of the factors favourably deciding the fall back position. The assets and capabilities approach to empowerment adopted by Narayanan [9] enlarges the list of assets of the poor to include housing, jewellery, livestock and savings. An ensured fallback situation at the time of joining the program is taken to be indicative of better bargaining position at the household level. If a person having higher degree of bargaining status at household level chooses to join the microfinance program, it is understood as supportive to the presumption of Self Selection into the program. For operationalisation of the argument, the respondents may be asked whether they have any claim in the ancestral property or whether they have land or other assets in their name at the time of entry into the programme. A participant with a better initial fallback position testifies to the case of self selection into the program.

3) *Income earned by the participants in the programme:* Independent income earned by participants from the microfinance program is the primary indicator of economic empowerment. As proxies, relative contribution

to total income of the household is most acceptable for gauging economic empowerment.

4) *Household Decision Making:* Decision making ability is a manifestation of agency and power of the decision maker. Ashe and Parrott [82] have taken it to be indicative of empowerment. It is argued that participation in various domains of decision areas both within the household and outside the household decisional areas enhances the sense of empowerment and bargaining power of the participants ([37], [83]). Decision making, as a variable in the study of empowerment, becomes all the more important because, as stated by Kabeer [7], in poor households, the chances for womenfolk to participate in decision making process are very thin. The patriarchal structure of the family gives many more privileges to men and their decisions are more likely to prevail even though they do not enjoy any better status than women in accessing resources in public domain. The resultant economic betterment in the economic domain of the participants of the program, presumably, renders the women more visible and grants more space in family decisional areas. In the present case, in order to be taken as indicative of empowerment, a program participant has to have a more than just being a participant in the decision making. As is claimed by Csazar [84], empowerment is understood to be taking place only if (a) an option for making choice exists (b) if the option is used, and (c) desired outcome is achieved as a result of the choice. Positive answers to question relating to active role in decision making at households proves the points 'a' and 'b', that means, there exists an option for making choices and the respondents make use of it. The outcome is manifest in the way their bargaining power is reflected in other domains as well as the decisional areas. The indicators for measuring Household Decision Making have been chosen considering the domains in which the participants of the program are likely to have chances for expressing opinions and influencing decisions. They are with regard to the control in the usage of loans and income earned from IGAs.

A say in the matters relating to the usage of loans and the income earned from IGAs signify the manifestations of bargaining power within household. Control over loan taken from microfinance sources has been recognized as an important indicator of empowerment. Results of various studies ([75], [76],[85]) have shown that the fact that the loan is taken by women does not, by default, guarantee its use and control by them. Study by Goetz and Gupta [76] shows that only in 37 per cent of the cases, the loaners had full control over the loans, whereas in a study conducted in Indonesia, Panjaitan - Drioadisuryo and Cloud [86] found that only 12 out of 121 clients reported that there was an increase in income. Other clients reported that there was no increase in income because their husbands controlled their loans. In the present case, such an eventuality was sought to be assessed by the question who decided the use of loan (whether by self or jointly with spouse or someone else in the family or solely by someone else). And, control over the income of the respondents enabling them to make purchases of their choices has been

taken to be indicative of empowerment by Hashemi, Schuler and Riley [77]. The possible point of enquiry can be whether respondents took decision regarding the use of income earned from the IGAs took such decisions jointly with spouse or someone in the family or whether they are supposed to abide by the decisions of others.

Decisions regarding investments, requirements of children, personal expenses and daily expenses in the household are proxy indicators for empowerment.

5) *Standard of Living by Consumption or Income Levels*: Generally, the positive changes in the household expenditure for consumption and assets are used as indicative of economic empowerment, because changes in them testify to changes in standards of living. Niraula and Lawoti[87] use assets at the household level for measuring changes in economic empowerment. Authors have framed their own methods of measuring the changes in levels of living. For example, Deaton [88] in the questionnaire designed for household survey of 'The Living Standards Measurement Study (LSMS)' and Deaton, and Zaidi[89] and Deaton and Muellbauer[90], in their respective works, included questions on several variables including the expenditure on food, durable goods expenditures, assets and inventories. Zeller [91], Deutsch and Silber [92] and Schreiner [93] have included the indicators like the facilities available in houses whereas, Johannsen and Zeller [94], Johannsen[95] and Edig, Schwarze and Zeller [96] in addition to the above indicators, use access to communication, demographic characteristics, ownership status of houses, materials used for the construction of houses and ownership of assets including farm assets, land, household amenities and domesticated animals. Barnes et al.[98] make use of the structure of houses and amenities like number of rooms in order to measure the changes in the standard of living. In the present case, changes in the income, improvements in the household amenities like cell phones, TV sets, changes in the type of housing facilities etc have been employed as the indicators for assessing the changes in the standards of living.

6) *Intensity of participation (Meetings)*: Intensity of participation is measured because studies show that women's participation in group meetings have enabled them to be more courageous and outgoing ([77], [98], [99]) thus empowering them at personal, organizational and social levels. Participation in group meetings promotes personal empowerment because, as stated by Hashemi, Schuler and Riley [77], such meetings raise the critical consciousness of the participants [30]. Participation in group meetings positively change certain behavioral and thus empowerment aspects. For example, Amin, Hill and Li,[100] and Schuler, Hashemi and Riley[101] find that the participation in group meetings has enabled the members to change their attitudes to fertility behaviours and personal autonomy. According to Kabeer[98] and Hashemi, Schuler and Riley, [77], the group based weekly meetings helped the participants to get over the fear of outside world. However, as regards most suitable indicator to measure participation, there is no unanimity of opinion.

Narayan [10] is of the opinion that attendance in meetings can be taken as an indicator of empowerment only if the decisions taken in the meetings reflect the priorities of the poor. On the contrary, if the attendance in the meetings is compulsory, it cannot be taken to be indicative of influencing the decisions, therefore, as a proxy of empowerment. Alternatively, intensity of participation has been measured by the number of times loan received [100] and participation in the group meetings. Considering the above points, the number of number times loans availed is taken as the proxy for participation, because attendance in meeting of microfinance groups is almost compulsory. And, the more the number of times loans are taken, the better the participation in the group activities and empowerment. On the other hand, a situation of less participation in group activities and higher levels of empowerment testifies to self selection into the program.

7) *Exposure to information* is argued to be one of the three empowering components, the others being education, medial and spatial mobility by Parveen and Leonhauser[102]. Access to information is one of the critical elements of empowerment as recognised by [10]. She says that citizens who are informed are better equipped in taking advantage of the opportunities, accessing services and exercising their rights and holding the state and non state actors accountable. For Khwaja[103] information is one of the two components of empowerment, which together with the other one – influence – allows individuals to specify their own preferences and take decisions. For well equipping the citizens with information and grooming them as responsible citizens, proper flow of information – from the government to citizens and from citizens to government – is essential. Access to Information and communication technologies and media – both print and electronic – is essential in broadening access to information [9], which opens up the door to the makeup of the larger society. The respondents can be asked about their habit of keeping in touch with the media. Information and Communication Technologies can play a vital role in connecting people and making them active part of the larger society, thus ultimately enabling empowerment.

8) *Mobility*: Mobility makes women discernible in social as well as public life. Wallerstein[13] has claimed the importance of mobility in measuring empowerment. Mobility ensures better social transactions which will open up ways for more interactions with peers as well as superiors in the society. More open interactions will lead to making the participants aware of their situations vis-à-vis outside world and will eventually reflect in better bargaining power in family relationship [104]. It is one of the eight empowerment indicators used by Hashemi, Schuler and Riley [77]. Schuler and Hashemi[105] and Steele, Amin and Naved[106] also have advocated the use of mobility as the indicator of empowerment level. Mobility results in better sense of self-confidence. In conservative societies like that of Bangladesh where social standards do not permit women going out of homestead, going alone out of household has been treated as indicator of empowerment ([85],[98]). With regard to the indicators

used to assess mobility, the element of context specificity is very much relevant. Freedom of mobility was sought to be ascertained in a study conducted in the 90's in Egypt with rather simple indicators like the opportunity to just go out of the house [107], in Nepal with freedom to go alone to market, public places, cinema, friends and relatives etc [88] and in India with freedom to go to market or to a fair, home of friend or relative or to the next village [108]. In the present case, after considering the context specificity and changes in time perspective, the indicator has been modified as to check whether the participants have been capable of travelling alone outside the district.

V. CONCLUSION

What is measured has to be linked to a conceptually sound and robust causal framework that explains and logically support the concepts specified. This paper has attempted to articulate the logic behind the proposed framework of assessment of the benefits of microfinance intervention in special setting like that of the State of Kerala. It has to be emphasized that the purpose of the paper is to put up an internationally comparable framework of further progress.

In order to determine whether changes are the result of programme inputs, the assessment framework was drawn up with three basic principles in mind. First, empowerment is recognized as a process as well as outcome, and the changes should be assessed over time (before/after criterion). Second, the situation of the programme participants should be compared with a comparison group – comparatively new group of participants in the present case, that too with a view to determining the chances of Self Selection into the program. Third the methodology for the measurement should take cognize of the need for both quantitative and qualitative data. The measurement methodology has mandatorily to be context specific. It need not be emphasized that the presently discussed framework is not universally replicable; as the standard of gender equity found here may not be commonly found elsewhere. The case of Kerala shows that poverty need not always bring in gender inequity as a necessary sequel; hence the special regard for the framework for measuring the benefits of a poverty reduction intervention uniquely designed for dealing with poverty by empowering women. In addition, while designing the framework, it has to be conceded that the level of initial disempowerment or empowerment for that matter, differs according to the person's status defined by her class or caste, ethnicity, relative wealth, age, family position, level of education etc. and any analysis of women's power or lack of it has to take cognizance of these other factors as is argued by Mosedale [58] and Malhotra and Schuler [12].

The framework is designed to measure the outcome at each level rather than the process. It is taken for granted that the implementation of the program of microfinance itself sets off the process of empowerment; the only remaining part is the outcomes which are supposed to be manifest in the various behavioural and physical endowments of the participants after a minimum required period of membership in the program.

The ultimate aim of empowering program is to bestow the beneficiaries with a feeling of better control over their own lives which they previously lacked. In other words, it is a state to be experienced at the psychological level; therefore, the framework has been built upon the attitude that this feeling may occur (at varying degrees, of course) at any level recognized for the purpose of this framework. In other words, it is accepted that the participants need not necessarily go through all the levels at which empowerment occurs.

An enhancement in the decision making capacity or better recognized space in homes and/or in the wider society plus an increased level of living and control of resources are the suitable outcomes for measurement.

The framework refers to individuals and not to empowerment as group phenomena.

Longitudinal studies and experimental designs may take away the drawbacks of the present framework, but the time and cost may be prohibitive. Besides, an exact experimental design in social science fields leaves much more to wish for.

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TABLE 2
CONCEPTUAL FRAMEWORK

Level of Empowerment	Empowerment Dimension	Variables	Indicators/Proxies	Remarks
Household	Economic	Standard of Living (Household welfare of participants)	Changes in Household expenditure, Housing materials, Household appliances and assets	Improvements in these indicators show improvement in standards of living and economic empowerment
		Income	Changes in Income : from IGAs, Other Income	Economic Empowerment
	Psychological/Personal	Decision Making	Control over loan and income from IGA, decisions regarding personal expenses, daily expenses, investments, and requirements of children	Role of the participants in these decisional areas shows the level of bargaining power.

Organisational		Support to Family	Relative contribution to family income	percentage of income of self to total family income
		Fallback Position	Ownership of land, jewellery and other assets	Possession at the initial time shows chances for Self Selection into the Program and better bargaining power throughout.
	Economic	Loan Characteristic	The size of loan, number of times loan taken, years of membership, and the nature of the IGAs	check whether there is change in the empowerment variables like mobility, household income and participation in the decision making etc. with the increase in the number of loans taken
			Control over loan and number of years of experience in the group	As women gain more experience of credit procedures and of managing small-scale enterprises, as their grassroots organizations become institutionalized over time at the village level, and as they gain access to more training opportunities, an overall accretion of competence and confidence in controlling loans would presumably follow.
		Inter personal	Capacity building	Benefits of training is reflected ultimately in economic status
			Participation in group activities	Sows active involvement in organisational activities
			Extent of using opportunity structures available	Outcome of organisational Level Empowerment
	Social	Visibility	Mobility and employment outside home	Mobility ensures social visibility
	Political	Political & legal awareness	Whether they can resist a injustice to them or to someone who	Acting for common issues also activates Sense of Collectivity

			may or may not be known to them.	
			Whether can deal with authorities	
		Exposure to information	Reading of news papers and keeping in touch with the programs in TV and internet	Better informed are aware of their rights and obligations and can enforce their bargaining power in a better way

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