

Microcredit Approach of Women Development: A Case of Nepal

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Introduction

Inequality resulting from poverty is a matter of concern among researchers and development organizations from human development perspectives. There are various discourses on poverty in the developed as well developing countries. The latest discourse on human development are influenced by people like Amartya Sen and Martha Nussbaum who are critical of the dominant trend of looking at human development through the tools of economics like GDP, GNP and economic growth rate. Nussbaum argues that such tools do not capture the ground realities of people living in poverty and the discrimination faced by women. "Sen and I argue that if we ask not about GNP only, but about what people are actually able to do and to be, we come much closer to understanding the barriers societies have erected against full justice for women and the poor,"¹ remarks Nussbaum in extrapolating the concept of capability, scholars like her and Sen have been presenting as a new way of addressing poverty. She further says, "Growth is a bad indicator of life quality because it fails to tell us how deprived people are doing; women figure in the argument as people who are often unable to enjoy the fruits of a nation's general prosperity."²

The concept of capability in development discourse is relatively new and is yet to witness practical implementation. Women's empowerment became a popular concept for the development of women. Microcredit is a dominant tool in practice on women's empowerment. Of the various tools suggested for fighting women's poverty and their empowerment such as: institutional reforms, literacy classes and structural changes, microcredit approach is wide spread and favored by development organizations, I/NGOs and even states in developing countries. After examining women's empowerment from its origin to several various implications in practice, this article concludes how women's

empowerment as practiced, and discussed in literature as of today is far from realizing its true aspiration. To do so, we begin by looking at the term 'empowerment' itself.

I . Empowerment

Empowerment is a popular term in many disciplines ranging from economics, religion, political science to sociology and anthropology. However, literature dealing with it agrees that empowerment has to do with power. Those tracing the etymology of 'empowerment' link it with the manifestation of power with reference to Jo Rowlands, as: power over, power to, power with and power within. Power over is referred to as the power to control others; power to is mentioned as the power that "creates new possibilities and actions without domination," power with is understood as the combined power of a group that is greater than the power of an individual, and power within is referred to the spiritual power in a person.³ Regarding power, Foucault says, "Power must, I think, be analyzed as something that circulates, or rather as something that functions only when it is part of a chain. It is never localized here or there, it is never in the hands of some, and it is never appropriated in the way that wealth or a commodity can be appropriated. Power functions. Power is exercised through networks, and individuals do not simply circulate in those networks; they are in a position to both submit to and exercise this power."⁴ In a more practical tone, Batliwala (2013) defines power, "...as the degree of control over material, human and intellectual resources exercised by different sections of a society. These resources fall into four broad categories: physical resources (like land, water, forests); human resources (people, their bodies, their labour and skills); intellectual resources (knowledge, information, ideas); and financial resources (money, access to money)."⁵

There is no universally accepted definition of empowerment though some authors have come up with their own definitions while others are cautious due to multifaceted aspects of the term and therefore avoid defining it.⁶ Literature on empowerment view it as being a process where an individual or a group/ community undergoes a change from the state of being powerless to having access to and the ability to exercise it. Naila Kabeer's definition is popular in

literature discussing empowerment. According to Kabeer, “...empowerment is about change, it refers to the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.”⁷ Thus, empowerment implies to a shift in the position of a community and the individuals in it so that they have greater control of their lives in diverse fields such as economic, social or political, among others.⁸ Empowerment as a process is a means of overcoming oppression or a journey of unequal communities/groups in a society where the march is towards achieving an egalitarian stage.⁹ The state of empowerment or disempowerment is relational among its members in a society.

Empowerment, in sociology implies to a process where those oppressed or those disadvantaged strive to get more share of power and get rid of their constricted position. Empowerment as a process involves different stages. Empowerment of an oppressed person starts with her position of powerlessness. This state of powerlessness needs to have conscientization where she becomes aware of her oppressed state and connects with other who had similar experiences. The next stage is followed by interpretation. At this state the oppressed people share their daily experiences and compare their relation with patriarchy. They expand their knowledge and can explore means for transformation of their position. These women then develop their group/shared identity. The final state is of mobilization where the group members are engaged in activities towards their empowerment.¹⁰

Empowerment is an established notion in women's development discourse. In women's empowerment and women's development, it can sometimes be confusing as to what is the means and what is the end. However, researchers have pointed out that empowerment is a means or tool of women's development.¹¹ Thus, women's development encompasses women's empowerment.

1. From women's development to women's empowerment

Since empowerment has to do with power relation and it is about addressing the situation of an oppressed section of a society, empowerment is closely

related with gender issues. Gender aspect in development was first revealed by a Danish Economist, Ester Boserup in her work *Women's Role in Economic Development* published in 1970.¹² According to Boserup prior to development efforts by the west in the post-colonial African (and other third world) countries women had more of an egalitarian position with males through their involvement in agriculture. With development activities, technology designed to suit males, priority over cash crop and land reforms were to the advantage of males reducing females to subordination.¹³ Also women's work was not acknowledged and that women were excluded from development drive.¹⁴

Boserup's work was influential in shifting the UN's perception on women from beneficiaries of development to the agents of development. Thus, the "UN declared the International Year of Women 1975 and Decade for Women (1976-1985)" as a measure to include women into the mainstream of development.¹⁵ For the UN and other development organizations, the economic aspect of women became of paramount concern. The UN and development organizations perceived microcredit as the panacea for women's development and empowerment. Poor women were left out of formal economy since banks would not loan them money. Therefore, the microcredit practice where women groups could have access to loans without collateral was most appealing to the UN and development organizations. "Microcredit became the way to place poor women on the economic superhighway - as if this one intervention could provide the good life for women living in poverty."¹⁶ Microcredit as a tool of women's empowerment shall be discussed in a later section. But before doing so, it seems pertinent here to discuss the idea of women's empowerment itself.

The term women's empowerment surfaced in the 1970s among feminists and women organizations. However, it was only in 1990s that the term gained currency.¹⁷ It has become a catch phrase among development workers and feminist activists seeking to address the disadvantaged situation of women or to bridge gender gap. Women empowerment does not have a universal definition and has several implications. In their attempt to define and interpret women's empowerment, some research works focus on the economic aspect of women's position and some on socio-political position or structural aspects of a society. Some works hold that sharpening the critical faculty in women with an ability

to analyze their situation in relation to their environment is important for empowerment. However, it is perceived as a tool to fight against oppression of women or as a means for women's advancement towards greater freedom.

Similarly, "some organizations working on women's empowerment believe in individual empowerment, whereas others believe in collective empowerment of women in order to create an egalitarian society."¹⁸ Improving the economic status of women has been one of the priority areas of women's empowerment. From the perspective of income generating programs, women's empowerment is defined as "...an enhanced personal and collective position, in subjective and/or objective terms, where they realize, and have recognized, fully or partly, equality in their rights and responsibilities, and as a result, are able to participate, both at home and in public, in the decision making process that affect their lives."¹⁹ Research works suggest that women's empowerment is rooted on the theory of conscientization propounded by the Brazilian educationalist, Paulo Freire.²⁰ They hold that women's empowerment is possible once women are aware of their oppressed situation or of their position in their environment. This could help women to take necessary steps that would ultimately empower them. Researchers believe that education as part of conscientization plays an important role in women's empowerment. Women first need to develop the sense of being critical to their environment by locating their position in their society. The argument is that women's subordination is largely because they have internalized patriarchal ideology and belief. Since many factors are at play in forcing women's subordination such as social norms, values, religion, ideology, politics - which are mostly male centric and controlled by males, developing a critical ability by women to analyze different social variables is important for their empowerment. As such, "Empowerment comes through recognition of messages previously internalized as truth that had served to rob women of their sense of self and to limit their aspirations. With knowledge, skills and confidence, women will be able to bring about real change in the way women are viewed and treated in their society."²¹

That is to say, as long as women are not critical of their situation they do not challenge the status quo and continue to be submissive to the dictates of patriarchy.²² Or even if women realize their oppressed state and long for

freedom, since patriarchy is ingrained in their mind, they are confused over their state. They long for freedom but are not sure about it and are afraid to go for it thinking that their desire is not valid. Thus, they become victims of double oppression: of patriarchy and their own clouded mind.²³ Therefore, many development programs or I/NGOs in the third world countries as part of women empowerment are engaged in adult literacy classes along with income generating activities. Such programs are held in late evenings so that women are relieved of their domestic chores to attend the classes. In such classes, women are encouraged to nurture self-reflection by discussing words like “water” or “contraception” that affect their life.²⁴ Having realized their situation the goals of women empowerment then remain, “to challenge patriarchal ideology (male domination and women’s subordination); to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political process, development models, and government institutions); and to enable poor women to gain access to, and control of, both material and informational resources.”²⁵

Just like power itself, women empowerment is also multi-dimensional. Research works on women empowerment speak of various approaches to achieve it ranging from raising critical awareness on women, to institutional change (policies/laws) and political mobilization and collective action for structural change.²⁶ Research on women’s empowerment as an outcome of a process, stresses the change in the condition of women; both internal, that is in their attitude and also the outcome where they are able to overcome the barriers of gender restrictions. A definition of women’s empowerment encompassing its multidimensional aspects is offered by Batliwala (2013) as, “Women’s empowerment is thus the process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and gender-based discrimination of women in all the institution and structures of society.”²⁷

Thus, women’s empowerment is about reconfiguring power relation in a society so that women through self-realization, in a gender friendly environment

come out of the cocoon of patriarchy that has captivated them. Writers like Batliwala cautions that the drive for women's empowerment should not lead to another form of hierarchy between male and females but the attempts should lead in achieving an egalitarian society. "Women empowerment should thus lead to a world where women-and 'new men' - ensure that resources are utilized not just equitably, but sanely and safely; where war and violence will be eliminated, and our earth restored to a clean, green place for the coming generation."²⁸

There have been many studies on women's empowerment since many activities have been conducted on this front by government and non-governmental organizations across the world. Women empowerment is measured by various indicators such as: women's mobility, access to resources, decision making, control over their body and political representations among others, depending on a program and its implementers. It is now plausible to look at microcredit since, microcredit has been a part and parcel of women empowerment.

2. Microcredit as a tool of women's empowerment

Microcredit approach has taken a central position in women's empowerment initiatives. For a long period, feminists and development activists/organizations held poverty as the main culprit for gender discrimination. Feminist activists across the world by 1970s had realized that lack of credit for women was the crux of the problem because since women did not have collateral they could not have access to the capital.²⁹ Even as organizations working for women were aware of the resourcefulness of women groups across cultures, this became more evident with the establishment of microcredit institutions like the Grameen Bank in 1980s.³⁰ By the 1990s, microcredit was favored by development organizations and feminists alike for impressive repayment rates by women groups involved in microcredit initiatives. Institutions like the World Bank and the International Monetary Fund (IMF) found the microcredit approach to women empowerment beneficial both to women to bail themselves out of poverty in reclaiming equal gender status and to the lending organizations since investment lost was the least threat.³¹ Two events: the Microcredit Summit in 1997 and the UN declaration of the year 2005 as

'International Year of Microcredit' established microcredit as the panacea for poverty alleviation.³² These incidents also established microcredit as the mantra of women's empowerment emphasizing that women through microcredit have easy access to resources, which in return would result in their empowerment in multiple arena such as: decision making, control over their body and mobility among others. Thus, microcredit manifested as an indispensable tool of women's empowerment as the development organizations and UN believed that it was an effective way of linking women to the market, ensuring their subsequent empowerment.³³

Microcredit programs are carried out in groups because a group is mandatory to obtain credit where a member instead of material wealth pledges the group as collateral. Hence, feminist activists and development workers found it more effective to work with women groups to bring about their empowerment. Such women groups are trained by the I/NGOs or government bodies working for the cause of women not only on obtaining loans but on other basics such as record keeping. Livelihood and educational programs (concientization) are also conducted with women groups as part of their empowerment. Though the promoters of the microcredit approach tend to view it as bottom up approach since women at grass root level are organized and they are the actors of empowerment activities. However, it is in fact a top bottom approach to women's empowerment since the groups are guided either by an NGO or a government body.

Several studies on women empowerment through microcredit assert that activities conducted in groups bestow women with confidence and strength to face and deal with male authorities in the public sphere. Women working in a group develop a sense of solidarity and their group strength is also capable of warding off situations where a woman becomes a victim of domestic violence.³⁴ Through their economic activities, they contribute in raising the living standard of family. A study of a women's group called Saptagram in Bangladesh found that upon the involvement in the group its members were, "...able to build or repair their houses; send their children to school, including their daughters; invest in livestock rearing and paddy husking businesses; purchase land or lease it for cultivation. They learnt how to care for livestock and poultry; to engage in

silk worm rearing; to measure the quantity of work they did on public works programmes; and to operate new technologies.”³⁵ Similarly, a study on women’s group in India mentions that the initiatives of empowering women had such an effect that the women group was strong enough to successfully negotiate services with government officers. And in turn even, “... male in the village seek their help to approach government officials for village-related development works or for community mobilization, e.g., to raise funds to construct a temple.”³⁶

Positive impact of women empowerment through microcredit has also been recorded in a study after the Tsunami disaster in Sri Lanka. According to the study, following the natural disaster in 2004, an NGO was active in organizing women into “Community-based Women’s Organization (CBEOs)” and initiated collective savings. These women saved earnings provided by the UN and Oxfam for clearing debris in the post tsunami situation.³⁷ By loaning money from the group, its members were engaged in various income generating activities such as: handicrafts, boutiques, cash crop and vegetable farming among others.³⁸ A huge majority of these economically active women were housewives before the natural disaster. Through their involvement in group activities they were not only able to manage and run a financial institution but also went as far as to pressurizing authorities in obtaining their “rights and services”³⁹ marking a distinct change in the gender role.

While microcredit still continues as a major component of women empowerment programs across the world, several shortcomings of the approach have been revealed down the years.

II . Is micro credit approach of women’s empowerment a good idea?

Alongside few positive shades of women’s empowerment through microcredit approach, there are plethora of criticisms surrounding this approach. Criticisms of the microcredit approach of empowerment include: its failure to render substantive impact on the position of women for its inefficiency on structural change, overburdening of women’s work, and domestic violence since women do not control the loaned money. Another claim is that the microcredit approach

does not result in the solidarity of women since they are not a homogenous group. Microcredit approach is also criticized for being an excuse for the state in withdrawing its hands from its responsibility of welfare activities, holding women themselves responsible for their well-being or by relegating those responsibilities to the development organizations or NGOs. Ironically, a conspicuous allegation is the feminization of poverty thanks to the microcredit approach of women empowerment.

Women not as a homogenous group

Many weaknesses have surfaced over the years with the major tenets of women empowerment activities in a microcredit group. Contrary to popular belief, women in a group do not identify only through the common identity of womanhood. Their behavior is affected by caste, race, class and age including other such layers of identity even during group activities. One research states, "Poor women are not a homogeneous group, hence sisterhood among the poor is not simple and straightforward. The expectation that women can be mobilized as a class of poor women undermines the reality that gender is within multiple social stratifiers like caste, ethnicity, religion and race."⁴⁰ Therefore, members in a group experience exclusion either for their status such as caste, either for being poor or a migrant.⁴¹ Microcredit approach of collective saving is also discriminatory to ill and physically challenged women who cannot participate in the program.

Not effecting structural change

Microcredit approach to women empowerment faces the criticism of not addressing the gender situation thanks to its due attention to the economic activities of a group. This approach is blamed for maintaining the status quo of women members in a group and even, reinforcing patriarchy. It has been pointed out that after women's participation in microcredit activities, the family gender relation remains unchanged. Even among women, those in higher position such as a mother or a mother-in-law participates in the program whereas a daughters and a daughter-in-law stays home doing domestic chores. Such women groups are also unable to challenge social ill practice of female

discriminations such as dowry practices.⁴² Though women development programs involving the microcredit approach enable women to become bread winners through launching income generating activities, these do not bring changes in their gendered position. Most of the activities of women for income generation are consistent to their conventional gender roles such: as tailoring, running a grocery shop, vegetable or cash crop farming etc. Such activities in agriculture or indoor businesses do not expose women to public sphere, diminishing the prospect of bringing about structural change. According to Faraizi et.al, microcredit through such gender specific activities “legitimize existing patriarchy authority in a complex and subtle ways.”⁴³ Women’s increased decision making power upon joining microcredit program has been challenged with the suggestion that women in fact, do not have control over resources and that they rather serve the purpose of their husbands. They loan money for their husbands who decide its use.⁴⁴ It is also suggested that a woman becomes the victim of domestic violence as a “frustrated husband” vents his ire towards his wife upon the failure of an investment or reimbursement of the money loaned in turn to his relatives.⁴⁵ Or in case of her refusal to borrow money from her group, a wife faces threats from her husband⁴⁶. In this sense women rather become a mere pawn of their husbands.

Feminization of poverty

In recent years mostly, Marxist scholars have been arguing that microcredit approach of women empowerment is relieving states in development countries of their welfare obligation, driving women into the hands of the global capitalist market that exploits them through microcredit. In fact, development organizations are held responsible for forcing states into shying away from their responsibilities on social welfare. According to Aminul et. al, towards the 1990s, development organizations like the IMF and World Bank pressurized the developing countries “to divert funds away from health and public welfare.”⁴⁷ Similarly, through her observation in Nepal Katharine N Rankin mentions, “As Nepal engaged with foreign donors in a period of more systematic structural adjustment in the 1990s, state managers came under increasing pressure from the donors and a growing banking lobby to absolve commercial banks of poverty lending obligations.”⁴⁸

Instead of emerging out of poverty to reclaim their rights and equal gender status, women through involvement in microcredit activities are burdened with extra works and are under pressure to pay the money loaned from the group. Researchers on this school of thought argue that microcredit served as an effective way to tap those section of society who were not within the ambit of the banking industry and that the women empowerment through microcredit became a part of the 'profit-making game' by reaching out to the new types of clients, i.e. poor women.⁴⁹

Microcredit as reducing administrative cost

Microcredit approach also became effective since it reduced the cost of sophisticated administration system.⁵⁰ In a microcredit program run by women groups, its members can sanction loans effectively. Mostly, the borrowers are the members of the group. Since the members are from the same locality the group is well informed on the ability of the borrowers to repay the loan. Since, such enterprises operate at local level, there is less likelihood of costs on transportation and supervision on loan programs. Furthermore, group members themselves are the staffs in managing the microcredit such as accountants, managers, clerks etc. Since, they do not hire external staff the administrative cost is moderate.

Women in microcredit do not always invest in income generating activities and use the loaned money to meet family obligations such as marriage, rituals and festivals. Thus, they could be debt trapped. As for debt collecting, the pressure from their group members can be more harassing and straining to women than the pressure from traditional money lenders. Involvement in women development activities through microcredit approach is said to have increased women's work burden.⁵¹ They are burdened with having to attend meetings and other regular activities of the group, to look after their venture and also family.⁵² It is also suggested that men relax their work load once women members in a family start contributing to the family income. Thus women do not seem to be compensated with any leisure despite venturing into income generating activities.⁵³

By promoting microcredit, states in developing countries entrusted the responsibility on development organizations and NGOs in improving the situation of women thereby relishing on the doctrine that women are free to join the market at their own efforts.⁵⁴ On the front of women development drive, NGOs are criticized as facilitating the capitalist development organizations/donors and states in developing countries. For their ability to reach out to the grass root level, states and aid organizations encourage NGOs entrusting them with the work of fighting poverty in developing countries. However, it is suggested that with women development programs such as microcredit, the role of NGOs is only to better manage the microcredit system and to act as the “debt collectors” rather than actually empowering women.⁵⁵

Along with the microcredit approach of women’s empowerment, the notion of women’s development has been met with criticism for its over indulgence with the microcredit. Many find fault with women development programs for embracing microcredit as the core approach on women development drive. Those skeptical on women development programs are now critical of the term “development” itself. Their argument is that the term having originated in the west has a prejudiced view on the “Third World” to imposing the same colonial ideology on the non-western world in the post-colonial era. As such, women in all third countries are treated as the same impoverished and helpless group that stands as a “problem” and in need of development. While the women development narratives reduced women in the developing countries to “abstract beings,” development organizations such as the World Bank and IMF put women in diverse socio-cultural geography of the third world under a single policy framework.”⁵⁶

Authors like Kuttab note that thanks to the intervention of development organizations with the UN’s backing, the notion of women’s development has digressed from its spirit which entailed, “...the struggle for social justice, women’s equality through transformation of economic, social and political structures...”⁵⁷ She blames the World Bank and the UN for “hijacking the original emancipatory” intention of women development program alleging that international and development institutions have defined and employed women’s

development program to serve their own purpose.⁵⁸ Thus, women's development initiatives targeting poor women through the microcredit approach in third world countries is also reproached for fashioning women into "disciplined subjects of the west"⁵⁹ to serve the interest of the global capital market through the microcredit approach.

Having discussed empowerment in relation to women's development program in general, the section below assesses women's development program and women's empowerment as a specific case in Nepal.

III. Assessing Women Development Program and Women Empowerment in Nepal

Nepal government started women related programs in 1965, with the establishment of a facility called Women Training Center under the Ministry of Panchayat and Local Development. The center trained women on areas: nutrition, child care, family planning, knitting and sewing, kitchen gardening etc.⁶⁰ As such, women were trained to perform better in their private sphere. They were not considered as part of the country's development.

The first planned development started in Nepal with a five-year plan in 1951. However, until the fifth five-year development plan, women were not considered because the Nepalese state considered development as gender neutral. Upon UN declaration of women decade, the Nepalese state realized that women need to be included in the development drive. Therefore, women were first considered in Nepal's development in its sixth five-year plan, 1980-1985.⁶¹ Due to the impact of 'Women in Development' discourse in the international arena, Nepal in this period also set up the Women Development Section (WDS) under the Ministry of Panchyat and Local Development (in 1980). This section started with providing collateral free loan to women in the form of microcredit and the program was funded by ADB. WDS was upgraded to the Women Development Division by 1993 and since the microcredit program was appraised as successful, the responsibility of implementing the microcredit program to women was entrusted to NGOs.⁶² Right after the Beijing Conference, the Nepalese state established the ministry of Women, Children and Social Welfare

(MWCSW) in 1995. The Department of Women and Children, under MWCSW has been responsible for Women Development Program (WDP).

WDP is targeted for poor women of over 20 years of age in the rural region of the country. "The term, poor women refer to the women: who did not attend school, and even if they did, could not get through the School Leaving Certificate (SLC) i.e. the tenth grade examination; and those economically deprived - such that the family income from its land or its regular income source is insufficient to sustain it for the whole year."⁶³ Women Empowerment forms the core of the WDP. In the span of over two decades, WDP has been extended to all the 75 districts of the country.⁶⁴ WDP first forms groups of women in the local area of each ward of a Village Development Committee (VDC).⁶⁵ There can be minimum six groups in a ward. A group comprises of more than three women members. Right after forming a group, WDP officials conduct a three-day basic training to the members on: the value of forming a group, and the activities of a group. The group members also start saving immediately after they are formed. All kinds of programs on women empowerment are conducted on such groups. For example, providing training to group members on: livelihood, basic education, accountancy, legal rights, awareness of gender roles etc.

Groups in a ward form a committee. Such committees from all wards are merged at the VDC level, ultimately forming a co-operative. Under the current mechanism of the WDP, a cooperative at the VDC level is the ultimate point on the expansion of women groups. The co-operative functions as a financial institution (microcredit) through regular savings and lending. Other women development programs are also carried out alongside. This model of women empowerment, i.e. forming poor women into group and initiating microcredit activities and conducting livelihood and awareness raising programs alongside, is popular among numerous NGOs in Nepal. However, studies and reports maintain that microcredit approach of women's empowerment in Nepal have not reached to the critical mass.⁶⁶ Development activities in Nepal are concentrated on areas with the ease of transportation facilities, either around the district headquarters or on the fringes of urban areas. Therefore, thanks to its limited outreach as one of the reasons, microcredit approach of women' empowerment

in Nepal does not have the intended impact.

A cooperative under the Women Development Program

Some shortcomings mentioned in the preceding sections were observed during the field work at a cooperative of women groups under the WDP, called *Ichhapurna Mahila Sanstha* in Nepal in 2015. The cooperative is located in Geetanagar VDC of Chitwan district and is accessible on a fifteen-minute bus ride from Narayangardh, the nearest town.

According to its officials, the cooperative has around 627 members who are members of women groups under the WDP. It includes members from ethnic communities and *Dalits* including landless women to those from middle class level. The cooperative provides loans at 15 percent interest (which is expensive as per the market trend) amounting to Rs. 50,000 without collateral to its members. An interview was conducted with 30 members, of whom a majority (18) were from the upper caste, five were from ethnic communities, five were *Dalits* and one each belonged to minority community and landless group.

On the positive aspect of the microcredit program, many members said that they had gained confidence to speak with people after joining the program, could easily procure loan and that it was a platform for them to share their views among women. However, most of them had understood the program as being for saving money and obtaining loan. One *Dalit* woman had quit the group for her failure to pay the loaned amount on time. A ward (of the same VDC) where some upper caste members of the cooperative resided had many *Dalits*. However, they were reluctant to join the group. A few *Dalits* members interviewed said that the cooperative was only for obtaining loan and saving money so they were not interested on it. Many members in the interview said that they had not undergone any livelihood or other trainings that they could remember. Such members hinted that by participating in a training one is also rewarded with monetary allowance. Therefore, such trainings were the privilege of those in 'power.' It also emerged that members from the cooperative had conducted a fishery at a big pond leasing it from one of its members. However, the member decided to scrap the lease deal in the middle of the tenure and the project had collapsed. During the interview, one member said

she ran a grocery shop through money loaned from the cooperative and another said that her husband used the loaned money to go for foreign employment.

The interview on a single cooperative may not sum up the entire situation, but it does reflect the features discussed earlier such as: women are not a homogenous group and cases of exclusions and hierarchy exist in microcredit groups; microcredit groups do not necessarily bring structural change and such groups cause peer pressure on women who fail in their investment venture. Microfinance initiatives have not brought any substantial changes in the position of Nepalese women since the success of such projects is measured only through economic prosperity. Regarding a different microcredit program of women empowerment through similar women group approach in Nepal, one work mentions how such initiatives fail to empower women. "Women want enhanced overall well-being out of their involvement in grassroots group. They see independence, improved health and education for their children, increased social status, their humanitarian and political rights, a voice in family or village affairs and a gender friendly family as their aim for participation...Extension agencies are more interested in increasing production, income and knowledge."⁶⁷

Such women groups have not been able to organize an influential social movement for structural change. Marriage is universal in patrilocal Nepalese society. Son preference is a strong norm. Social pressure for mothers with young child is to choose child care over their work career perspectives.⁶⁸ Similarly, "Forms of cultural violence, such as dedicating women publicly to goddesses or gods (deuki); condemning whole groups of the population to commercial sex-work (bandini); discrimination against widows; child marriage, the knee-burning ceremony in some communities; and banishment of women to cowsheds during menstruation and delivery (chhaupadi) are still prevalent."⁶⁹

Conclusion

On evaluating the microcredit approach of women's empowerment activities championed by the UN and development organizations, Jain (2005) including authors such as Rankin, Aminul et.al and others have found it a failure in delivering empowerment to women. Weaknesses of the approach overweigh the

ambitions and spirit of women empowerment. Following an assessment of the microcredit approach on women's empowerment, I think that women empowerment itself has been rendered to an ambiguous term. The microcredit approach does not foresee an overall empowerment of women since it only stresses on the economic prosperity and a few aspects of empowerment such as: decision making ability in the family, overcoming domestic violence and increased confidence in women in expressing themselves in the public. But the microcredit in particular and women development discourse in general do not focus in enabling a full empowerment of women through structural change at the state and local level. As such, women's empowerment efforts continue under the shadow of unchallenged patriarchy offering only filtered empowerment to women. Thus, from the perspective of feminism women empowerment through microcredit approach could be conceived in a negative sense. While the economic empowerment of women through microcredit approach in some cases (not always) is commendable, such limited results should not constrain the very spirit of women's empowerment. True empowerment of women results when women not only have access to and control over just resources and few other dimensions of life such as: decision making in the family and on their health but when they can be the agents of their life and where they can realize their full capacity. Much more can be written on the situation of women, mostly in the third world countries where a woman cannot live as a complete person. Many women sacrifice their personal ambitions and dreams after marriage since they should strive either to become a good wife or a good mother or a good daughter-in-law. Therefore, further work is required to explore the definition, concept and implementation of women's empowerment in such a way that it conceives women as agents who are indeed fully empowered to lead a full and responsible life with dignity.

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Abstract

Microcredit Approach of Women Development: A Case of Nepal

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Women's empowerment through the microcredit approach is popular among governments, development organizations and NGOs in developing countries. Often, programs on women empowerment are run by organizing women in groups with the ideology that women's working in a group fosters solidarity wherein they become aware of their subordinate position and identify with their common goal of challenging patriarchal oppression. Often, programs on women empowerment involve saving and credit groups where women obtain loans without collateral and are engaged in economic activities. However, such projects have been criticized with arguments that women in any societies are not a homogenous group and that such groups may not cater to the common good of members from diverse age, caste and ethnic strata.

Many I/NGOs are working on women's empowerment in developing countries through microcredit approach. The term empowerment finds extensive use in many disciplines, from management to psychology. Women's empowerment has been defined and understood in many forms such as: a process, an outcome or a collective or an individual action. Women's empowerment is expressed and measured through indexes like: decision making, mobility and control over resources, among others. This work attempts to assess literature surrounding women's empowerment and criticisms facing it through microcredit approach. In doing so, it also presents a case of women's empowerment program in Nepal.

Key words: Women Empowerment, Microcredit, Development, Nepal

