Davala, Sarath, Renana Jhabvala, Soumya Kapoor Mehta, and Guy Standing. "Women's Status: Empowerment, Identity and Citizenship." *Basic Income: A Transformative Policy for India*. London: Bloomsbury Academic, 2015. 157–180. *Bloomsbury Collections*. Web. 26 Apr. 2023. <<http://dx.doi.org/10.5040/9781472593061.ch-009>>.

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Women's Status: Empowerment, Identity and Citizenship

Introduction

Women in India are taught not to have an identity of their own, but to be subject to the decisions of others within and outside the family. Most have few choices on how to live and few opportunities for personal development. There are caste and class dimensions to the freedoms that women enjoy, but most women struggle against social barriers restricting their individuality.

Many younger women have freer lives than their mothers and grandmothers, but change is slow. Patriarchal values remain strong. To indicate the depth of the challenge, let us begin by hearing from a 70-year-old woman, Surjibai, from one of the pilot villages:

I was born in Kishanganj. We were two sisters and my father married me off when I was very young. I was sent to my husband's home after puberty but did not have any children. Because of that, his family did not want me. After a while my husband sold me to someone in Rajasthan. I lived with him for many years, but it was a hard life. After my mother-in-law died I returned to my husband's village Malibadodia and he decided to begin living with me. I did labour work, earned and looked after him as he was not well. But he died 15–20 years back. Now, I have no assets but earn a little by working in other people's houses. I do their household work (cleaning the house, utensils and wheat). I don't get any money from the government. I glean the leftover wheat from fields during the harvest in order to eat. My main problem is that I have eczema all over my body, but do not have the money to go for treatment.

Surajbai's experience may have been among the most extreme but her very presence testified to a social environment of deplorable oppression. The complete control of her life by her father and husband, even to the point of selling her to another man, and her destitution in old age, is a reflection of the life among many poor women in India.

As lack of choice about how to live is pervasive, any policy intervention that increases women's choices must bring about a greater sense of empowerment and begin a process by which they can exert control over their lives (Kabeer, 2000; Strandberg, 2001). The basic income, just by increasing individual access to cash, provided a route to new opportunities.

It could only make a small difference. The amount provided was modest and the duration of the pilots was too short to have a major impact. But the bar of judgement should be set lower. If it modestly improved women's welfare and personal development, and if it enabled them to contribute to economic growth, for themselves and their communities, and if it was emancipatory in the process, it would surely be worthwhile, and stand favourable comparison with many other social policies.

The pilots on which this book are based tested for the effects of basic income and Voice, the separate impact of a collective body able to represent the interests of women and articulate their views and aspirations. The presence of SEWA was measured by a controlled experiment in this pilot, with half the villages having SEWA members and the other half having no contact with SEWA. The design of the pilots was intended to enable us to distinguish between the effects of SEWA and the effects of the basic income. Earlier studies (e.g. Carr, 1996; Jhabvala, 2010) have shown that joining a voice agency increases women's effectiveness in the public sphere and enhances citizenship. Did the presence of SEWA combined with the basic income have an impact on women's lives, increasing their choices and their standing in the community, at work and within the family?

Empowerment and citizenship

There are many studies on women's empowerment and agency, with numerous competing, if not conflicting, definitions and measurements. We cannot do justice to that literature, and will not try. Some scholars (e.g. Golla et al., 2012) have differentiated between empowerment and agency, others between empowerment, agency and well-being. Ibrahim and Alkire (2008) listed 32 different definitions, centred mainly on 'agency, autonomy, self-direction, liberation, participation, mobilization and self-confidence'.

For our purposes, the following sections examine women's empowerment, which may be summarized as transformative changes in individual consciousness and capabilities. We further look at women's citizenship rights

within the villages, with citizenship being expressed through the exercise of civil, social, cultural, economic, financial and political rights.

Empowerment and the exercise of rights derive from *individual* resilience and from *collective* strength, the latter being the capacity to exercise resilience and undertake action as a group when perceived as necessary. It may be said that empowerment is the outcome of changes within the individual and of shifting relations within families, whereas exercise of rights depends on opportunity structures in communities and the wider society. These are often mutually reinforcing, with empowerment and changing family relations often leading to assertion of citizenship rights, while new opportunities within the wider society combined with a collective voice may bring about a transformation in individual consciousness.

Identity as a sense of self

Most women in India, particularly those in villages, do not have an identity separate from their household. They are generally known in relation to their 'head of household', as wife, daughter or daughter-in-law, or in relation to their children, as mother or grandmother.

This may sound normal. After all, everybody is partially defined by their relationships to others. But it is the degree to which a woman's personality and self-perception are submerged in the norms of traditional relations that is so suffocating and debilitating. Emancipation is ultimately about having a separate set of identities, understood by the woman herself and by others in their dealings with her as a human being.

The idea of identity involves four dimensions – as an individual, as someone within the context of a family or household, as someone participating within the public community and as a worker in workplaces. When commentators refer to women's 'invisibility', they really mean that they lack identity and citizenship – the capacity to be an individual with equal rights – in all or most of those respects.

What the pilots were trying to do was to see whether the basic income, particularly when combined with membership of SEWA, enabled women to develop a greater sense of empowerment and a broader identity. To return to our overriding theme, it was about enhancing women's sense of emancipation, while helping in capability development and enabling women to participate in economic growth.

Another way of putting the challenge is to postulate the desirable and optimal situation as where men and women enjoy equal citizenship rights. Citizenship has several dimensions – financial, civil, social, cultural, economic and political. It is about rights in all these respects. Just as men and women of different classes and castes have to struggle to obtain and maintain equal rights with their equivalents in other social groups, so women in general have to struggle for equal rights, as individuals, within their households and wider families, and outside in various public spheres, including workplaces.

This is partly a struggle within the mind, requiring an escape from a subordinated consciousness that stems from generations of diverse forms of oppression. No single policy or institutional change by itself could be expected to break that psychological barrier to emancipation. All one could hope is that it would begin to do so.

Within the family

A person's identity is closely tied up with the relations within the family, with an individual's sense of self being formed in childhood. A woman's low status starts as soon as she is born, with the sex ratio at birth being 904 girls born per 1,000 boys according to the 2011 census. Although in general more boys than girls are born to a family, the ratios are abnormally low in India. In most countries of the world (other than South and East Asia) the ratio is much higher. In the United Kingdom, for example, 952 girls are born per 1,000 boys.

The structural discrimination continues with higher infant mortality rates for girls – 113 girls under five per 1,000 compared to 104 for boys – and then to lower school enrolment, especially in secondary school and higher classes.

Girls are also married earlier, and have fewer opportunities to participate in the labour force. These figures reflect deep-rooted attitudes and beliefs within the family, where girls and women are treated as inferior to boys and men, and decision-making and control remains out of their reach. The main decision-maker in the family is the 'head of household', usually a man; over 80 per cent of the household heads in the pilots were men, with female-headed households mainly appearing with widows or when there was no older male in the family.

Basic income, SEWA and changing identity

The following assesses the impact of the basic income and SEWA's involvement on women's agency through the prism of various forms of citizenship, considering the three vital dimensions – the individual woman, the woman as a member of families and households, and the woman as a member of the wider social community.

The pilots involved four features rarely found in social policy, which taken together provided women with increased choices. The first was that they were designed to test the effects not just of the basic income itself but also those of a *Voice* organization, SEWA, whose main objective is to bring women together to increase their sense of empowerment and solidarity. The underlying hypothesis was that SEWA would enhance the positive effects of the basic income.

A second feature was that the payment of money was *individual* – given to women and men separately, as individuals. A question was whether the woman retained control over the money, or at least enough to be able to have a strong influence on how the money was spent. Implicitly, it also meant asking whether the distributional effects would have differed had the money just gone to a household 'head' or to the family as a unit.

Third, the amount was *equal* for men and women, which made it progressive in gender terms, since the average income of women was lower. So it was worth more for them. If they were mothers, the women received the basic income of their children as well, giving them greater control, potentially, over spending decisions on behalf of their children.

Fourth, as the basic income was *unconditional*, in principle women as well as men had a choice on how to spend the money. Women were not told by any external agency how to spend it. Given the nature of intra-family decision-making, it remained to be seen if they were actually able to exercise choices. In sum, the design of the pilots meant it was possible, in principle, to trace the impact of the basic income, and that of SEWA, on women's sense of agency. The hope was that the data from the evaluation surveys and case studies would show, first, whether they enabled women to develop their capabilities and obtain more resources; second, whether they enabled women to participate more effectively in social, economic, cultural and political life; and third, whether they could increase women's decision-making roles within their families.

Social citizenship

Being a social citizen means having equal rights to develop and remain a viable member of society. This encompasses the right to be born, to be adequately fed, to be able to go to school on the same basis as others, with as good facilities, to be able to live as healthily as others, to be able to obtain healthcare on the same favourable basis as others.

All of these are partly the result of family norms and attitudes, partly the result of social and community pressures and structures, partly the result of the design of government policies and special schemes, and partly the result of women's own consciousness, shaped by generations of stereotype images and behavioural norms and expectations.

Being a social citizen is also about having equal rights to social benefits, social services and opportunities to develop and maintain capabilities. In the pilot villages, some of the many government schemes were targeted on low-income women or on all women. The trouble was that most remained on paper.

Social services included access to the Public Distribution System, to subsidized public healthcare, to free public schools, to *anganwadis* for children under five and to subsidized infrastructure in the form of water and sanitation.

Food and nutrition

Access to adequate nutritious food is a social right. But traditionally, nutrition for girls and women has been considered less important than for boys and men. Women eat after the men have finished, and girls are required to serve their brothers before they themselves eat. All this results in more malnutrition among girls and a situation where women accept lower status.

However, there is encouraging evidence that girl infants benefited from the basic income. As shown in Chapter 5, the basic income led to a fall in child malnutrition, which was greater among girls. This was followed by an improvement in girls' participation in secondary schooling. But, besides the effects of the basic income itself, were these signs of increased female empowerment, changing beliefs, or the influence of SEWA?

The changes were due to a combination of factors. A woman having an individual account and an individual basic income, which included those of the children, allowed her to make decisions in favour of the girl child that she was unable to do beforehand. The influence of SEWA made a difference. In

the background, Indian society is changing, and traditional beliefs are waning. A modest source of security allowed many families to change their pattern of spending.

The z-score index outcomes showed that girls experienced a greater drop in malnutrition than boys of the same age. This was particularly true for girls who had begun solid food, from the age of seven months, suggesting that more of the cash gained by mothers was used to increase the nutrition of girls, not just boys.

While the proportion of girls with normal weight for their age increased considerably in all basic income villages, the improvement in SEWA villages was significantly greater, rising from 34 per cent to 61 per cent, an increase of 27 percentage points, compared to an increase of 20 percentage points in non-SEWA villages.

There was a reason for this extra effect. By the age of seven months, most children had shifted to solid food and between the age of two and five years most were receiving some food from the *anganwadi*. So, nutrition often depended in part on how well the *anganwadi* was run. In SEWA villages, activists became participants in making the system work better. To repeat an example given in Chapter 5, Lakhina, a SEWA *agewan* in the village of Jagmalpipliya, summed up a common situation:

In our village there is lot of casteism. The *anganwadi* teacher was a Brahmin and she did not allow scheduled caste children in the *anganwadi*, so children who needed it most were deprived. I met the teacher and tried to talk to her. But instead of listening to me she started threatening the families in the scheduled caste locality and told them to not to complain, as she had connections with higher-ups, and that she was not afraid of the SEWA workers. So at our next meeting of SEWA in Indore, I brought this up and a written complaint went to the local supervisor of ICDS. Later, along with the SEWA organizer and some women from the village, I met the supervisor and we said she should resolve the issue; otherwise a written complaint would be sent to the Principal Secretary of the department and the concerned minister. Hearing this, the supervisor got scared and immediately went to Jagmalpipliya and convinced the *anganwadi* teacher. The next day we sent scheduled caste children to the *anganwadi* and monitored the issue afterwards. The midday meal was also not cooked daily, inadequate food was being cooked and the food was not properly cooked. With the supervisor's help, this issue was also resolved and I was asked to supervise the cooking each day. I ensured that the children were having enough food every day.

Although this story was not about girls per se, the intervention of local SEWA activists enhanced the effect of the basic income. It exemplified collective

agency. Such efforts, made in all SEWA villages, made a minor difference in the control villages, but a pronounced one in the basic income villages.

Schooling

Education is a social benefit rather than an economic one; it means so much more than is conveyed by the term 'human capital'. Madhya Pradesh was the first state to pass a Right to Education Act, which ensured government-funded primary schools near each village. The schooling is practically free, children receive a midday meal and the government provides support for uniforms and books. This has ensured a very high enrolment rate in primary school for both girls and boys.

Yet, as noted in Chapter 7, the lamentable fact is that girls' enrolment drops sharply at secondary-school level, that is, after age 13. Secondary schools were usually further from the village. The Madhya Pradesh government has been trying to encourage girls to go to school by providing free uniforms, books, bicycles and scholarships. But the data showed that few girls or boys received such items.

There are various reasons for the low enrolment of girls. Parents complain that teachers do not come in time, leave early, sometimes do not come at all, do not teach properly or are rude to the children. In some schools there is inadequate infrastructure, with overcrowded or non-existent classrooms. Many secondary schools are too far to walk from the village and there is often no proper transport. All this has tended to reduce girls' schooling. And many families do not value education for girls. Rather than spend money on educating them, they prefer to marry them off early.

What Laxmi Yadav, a small-scale farmer from the Yadav community, said in an interview reflects this attitude:

Only the two boys in my family go to school. We prefer the private school to the village government school, because that does not provide good education. My daughters do not go to school as there is no school in the village and no means of transport. I want my sons to study well and get good jobs.

In short, this family rationalized that it could afford transport for boys but not for girls.

However, as shown in Chapter 7, the basic income induced more families to send girls to secondary school or keep them in it. By the time of the FES, while

only 36 per cent of girls in control villages were enrolled in secondary school, in basic income villages nearly 65 per cent of girls of that age were enrolled. And girls' enrolment in SEWA basic income villages was significantly higher than elsewhere. Further, while still lower than for boys, expenditure on girls' schooling was higher among households receiving the basic income, and was highest of all among households in SEWA basic income villages. Significant differences were also observed in schooling variables between the basic income and control villages, showing better attendance, or less absenteeism, among both boys and girls.

While the basic income increased girls' enrolment in secondary school and prompted a big increase in spending on girl's schooling, both were higher in SEWA villages. This may be due to SEWA's efforts to ensure that government schools, where girls were more likely to go, performed better. In one village, for example, the teacher rarely came to the school and had engaged a youth on his behalf, to whom he paid Rs.1,000 per month. The teacher came once in a month to obtain signatures on the attendance register by visiting every household. A written complaint was lodged with the Education Department, which transferred the teacher. SEWA *agewans* proposed that the youth apply for the teacher's job. He obtained it, the school started functioning properly and more children went to school regularly.

The emphasis on sending children to school also helped reduce the incidence of child labour. Where children were working on the family farm, the amount of work by the child fell. Here too SEWA seems to have played a part. About 37 per cent of SEWA basic income households said that child labour had stopped or been reduced, as compared to 17 per cent in villages where there was neither a basic income nor a SEWA effect.

In short, the positive basic income effect on girls' schooling was further enhanced by SEWA. This was a dimension of social citizenship where women made tangible gains.

Healthcare

Another indicator of women's low status is that when, as is usual, a family has scarce resources for healthcare priority is given to men. Healthcare tends to use up much of a family's resources. So when a woman falls ill, she is less likely to see a doctor and be more likely to wait out her illness. This emerged in the tribal villages. In the baseline, when respondents were asked what form of medical

treatment was first taken, 22 per cent of women said that they tried 'home remedies', whereas only 8 per cent of men did.

However, by the FES, only one in every 50 women receiving the basic income said this was their first option. By then, just like the men, they were going to local medical practitioners or to a private or public hospital. This is a form of empowerment, even though there were still differences, as more women were receiving medical advice from a chemist, while most men were going to a doctor.

The combination of the basic income and SEWA membership seemed to make an impact on healthcare. Households in basic income SEWA villages were the most likely to report an improvement in their health. But the SEWA effect was most visible in the increase in regular taking of medicines. Some 17 per cent of households in basic income SEWA villages reported this, compared to 12 per cent in the other basic income villages, 10 per cent in the SEWA control villages and just 4 per cent in the non-SEWA control villages.

As far as health and healthcare are concerned, the chief beneficiaries seem to have been disabled women who were able to use their basic income to gain greater priority in access to treatment and medicine. This is a group that is too often neglected.

In sum, the basic income and SEWA combined to narrow the healthcare differences between men and women, and in this respect as well, they acted to improve women's social rights.

Financial citizenship

To be a financial citizen – admittedly an unfamiliar term – is to enjoy the rights of having access to financial services on an equal footing to others around you. And it makes a difference to living standards, being both emancipatory and developmental.

Financial citizenship is an underestimated part of society. Increasingly, the financial sector shapes economic, social and even political structures, and exclusion from accessing finance curtails the exercise of other citizenship rights. Although access to financial systems is a *de jure* right of every citizen, the financial structures across the country have ensured that poorer villagers and most women are unable to access these rights *de facto*.

In 2012, across India only 59 per cent of all households had any bank account and only 54 per cent of rural households had one. Where a family had

an account, it was usually in the name of the man or 'household head'. Only 26 per cent of bank accounts belonged to women and only 14 per cent of Indian women had a bank account.

Implicit in the project was a question whether the basic income would enhance women's financial citizenship. Recall that the larger pilot required recipients to open a bank or cooperative account, and so it almost imposed a need to develop a financial identity. During the first few months of the pilot, separate bank or cooperative accounts were opened for all men and women. It inevitably involved teething problems, but financial citizenship was an implicit objective.

The lack of an independent identity is closely tied to exclusion from the financial system. In Indian villages, the most difficult part of opening a bank account is the 'Know Your Customer' requirement that the person must produce proof of identity and proof of residence. For most women, this would have been the first time they had to prove they had an identity. A voter ID card was perhaps the only proof, but this was often packed away somewhere and had to be retrieved. As many women did not have a voter card, they had to rely on a ration card, which merely listed them as one family member. Some did have school certificates, but the name on those would have differed from their ration card name, as after marriage their first name would have been changed by their husband's family.

The struggle to overcome all these factors was protracted. But one positive result was that women said they realized the importance of having their own identity. Many became determined to obtain *Adhaar* cards for themselves. In villages where it was active, SEWA worked towards helping to create this identity. Its involvement was captured well by Ramabai, who described herself to the case study team as a garment stitcher:

My neighbour brought me to a meeting in SEWA; it was the first time that I had come to a meeting. We were asked to introduce ourselves and I was struck dumb, I could not say my own name. You know, in our families no one calls us by name. My mother-in-law calls me bahu, my children call me mother, and other family members call me bhabhi. I had almost forgotten my name! And in my father's house my name was Leela, after marriage my name was changed to Ramabai. Now when I stand up and say my name in meetings, I feel a change has come over me.

Having a named identity is taken for granted by middle-class people, but in a tradition-bound rural context, gaining one can represent a personal

breakthrough with life-defining ramifications. An 'account of my own' is an important step towards identity and independence for a woman. There was a larger significance too, in that not only did she own an account, she also became part of the country's financial system.

One objective of those wishing to roll out cash transfers across India is to extend financial inclusion through inducing more rural and low-income people to open and use bank accounts. A widely held view in policy circles is that there is resistance to opening bank accounts, from the banks themselves as well as from poorer sections of society, who supposedly find banks difficult to use. Indeed, in November 2012, it was reported that at least four state governments said they could not operationalize direct cash transfers because of difficulties in opening bank accounts.

In that context, a basic income could be a trigger for action to open accounts that could be of more general benefit for villagers. Within a few months of the start of the pilot, almost all adults had accounts. In SEWA villages, the number of women having savings accounts before the project started was relatively high, because long before the project SEWA had mobilized women in villages where it worked to open savings accounts with its Thrift and Credit Cooperative. Before the pilot started, only 63 women in non-SEWA villages had a bank account, although 305 in SEWA villages had one. But within a few months, 1,660 women had opened accounts, meaning that financial inclusion had been rapid and extensive.

Women in all strata are structurally disempowered. But changed circumstances could move them to action. Women in richer households were no exception. There was considerable inequality in the pilot villages. A few households owned large tracts of land, had big houses and businesses in the city. Some of these refused to take the basic income, saying it meant nothing to them. However, within a few months the women in such households in one village contacted the team to say they wanted to open accounts and wanted the money even though it was modest. 'We have enough material goods,' one said, 'but we do not own anything ourselves, not even a bank account. It is a small independence for us.'

We know that basic income households were more likely to save. But equally important is the *form* of savings. The most common forms in India are keeping cash in 'the home' and purchasing gold or jewellery. But as we saw earlier, the basic income induced many households to shift to saving in banks or the Cooperative.

In the FES, respondents were asked about the form of saving. Among basic income households who saved any money, 53 per cent said they saved in a bank,

compared to 30 per cent of control village households who saved. A typical situation was that of Ramkayabai, a woman in the Boyi caste:

I put the money back in my account. I have saved the money for the past four months. My husband and I are vegetable vendors. We leave at 4am each morning in the milk van to Indore. We go to the market, buy vegetables and sell them at various places in the city and return home. I want to save my money so that I can use it to set up a shop. I want to have a settled shop in one place instead of changing places each day. It is so difficult to walk around all day. Each day I buy vegetables worth 1,500 to 2,000 Rupees. We stay until the stock is completely sold and only then return home. Sometimes we return after 8pm. It costs 15 Rupees by shared auto-rickshaw to come from Indore to Malibadodiya.

In effect, the basic income contributed to a securitization of saving, a benefit in terms of security if one accepts that savings in banks are more secure and so more valuable. The basic income boosted savings directly by providing more money and indirectly by inducing more financial inclusion.

In the evaluation surveys, saving was considered as a household activity but also as an individual one. Women now had their own accounts and were able to save individually. Women often hid savings from other family members and used them for purposes that the household head might not approve. Sangeeta Chouhan, an *anganwadi* worker, said that she wanted her daughters to study and be independent, although that was not a part of the household plan. She said,

We did not plan for my daughters' studies because there is not enough income. The girls know about the cash transfer, but they never ask for this money. However, I wanted to spend it only on them. I had to do it quietly. I have two accounts, one opened for the cash transfer in Bank of India and the other in State Bank of India as an *anganwadi* worker. I withdrew the money in my Bank of India account and put it in my State Bank of India account. This is because when my husband saw the Bank of India passbook, he demanded that money. So to save it, I used to take it out and put it in my other account; and with the help of this money, my daughter did a beauty parlour course. Now she can start her own beauty parlour in Indore. This course cost 5,000 Rupees and I used the cash transfer money to pay for it.

Being part of the financial system enabled more women to borrow at reasonable rates of interest. But even if they have bank accounts, women are less likely to obtain loans from financial institutions as they do not own assets and so cannot offer security. Banks have no incentives to offer them loans, and, although the

government stipulates that a certain share of loans must go to women, it is just 5 per cent. Alternative forms of financial institution – self-help groups, microfinance institutions and cooperatives – empower women more. As shown earlier, loans through the SEWA Cooperative increased economic opportunities and choices.

Opening individual accounts requires carving out an independent identity. Controlling and operating an individual account leads to empowerment. Recall that respondents were asked whether they preferred a family or individual account. Fewer women preferred a family account – 41 per cent as compared to 48 per cent of men. Upper-caste women were the most independent-minded, with only a quarter of them preferring a family account. In the tribal villages too, women were keener on individual accounts. Whereas 52 per cent of women said they preferred individual accounts, only 38 per cent of men said so.

The question of whether the money should be given to the household head or the individual yielded a similar pattern of responses, with over 40 per cent of women preferring individual transfers compared to 34 per cent of men. An equal number, about 18 per cent, said it did not matter.

SEWA's role was important here, because women who could open a cooperative account had more choice than those who had a bank account. Bearing in mind the high illiteracy among women, fewer women using the Cooperative had difficulty in opening accounts, with only 30 per cent saying they had difficulty, compared to 56 per cent who had difficulty in doing so with a bank.

While most women were able to deal with banks without difficulty, some did have difficulty. Nearly 60 per cent of those said the main difficulty they faced when they went to withdraw or deposit money was an inability to fill out forms. Many relied on other customers or brought along literate family members; just over a quarter said bank staff helped them. By contrast, most illiterate women using the Cooperative said staff helped them fill out forms.

Women also had easier access to the SEWA Cooperative. Due to its visits to villages, 86 per cent of women in SEWA villages used their account frequently, compared to only 44 per cent of women who had a bank account in non-SEWA villages. At the time of the FES, almost all respondents who had SEWA accounts said they had no difficulty in withdrawing money, whereas nearly a third of women who had bank accounts said they faced some difficulty. Problems included being told to come back later, being told that money had not arrived in their accounts or being told that they had to maintain a minimum balance, even in no-frills accounts.

The picture was partially captured by the experience of Maanguben, who worked mainly as an agricultural labourer:

The Cooperative comes to my village twice in a month and we can withdraw or deposit our money. The banks are far from our village. So, we have to walk three kilometres to reach the point of Tata Magic [private bus] and then go to the bank. It takes lots of time and money in travel. The bank staff do not behave well. My husband has an account in the bank and, without checking in the computer, they tell him that the transfer money has not come. Also, we always have to ask other customers for help in filling out the withdrawal form. But with SEWA the staff help us. The Cooperative also provides us with loans at a very low interest rate, minimum documents and repayment in monthly instalments. It is our Cooperative. It believes that we, the poor, will repay the loan, and of course, we will.

So far, we have focused on access to financial institutions. But financial citizenship starts inside the home, with an understanding of power and control within a family. Control may be revealed by, first, how intra-family resources, including money, are allocated; second, on how decisions are made; and third, what degree of support is given to meet individual needs or foster opportunities. Although these are hard to measure, several proxy indicators of intra-family decision-making were considered in the evaluation surveys and case studies.

One indicator was a self-assessment of how earnings were shared within the family. By the end of the pilot, as revealed by the FES, those who had received the basic income were much more likely to report that they were sharing earnings, with 55 per cent of basic income families saying they shared earnings equally compared to 36 per cent in the control group. This represented a clear gain for women.

The shift occurred in all social groups, including the poorest, notably among scheduled tribe households, where 60 per cent of basic income families shared compared to just over 40 per cent of the control group. Among the better-off general (upper) castes, 63 per cent of basic income families shared equally, compared to just over 30 per cent of the control families.

Women who earned an income were more likely to say that family earnings were shared. But regardless of that, the basic income made a difference. Over 50 per cent of non-earning women who received it said that all earnings were shared in the family, as compared to under a third of similar women in the control group. Evidently, the basic income strengthened women's voice on domestic finance, especially among those who were previously not able to contribute income to the family. As one woman, Harlibai, a labourer from the Bhil tribe, put it:

We use the cash transfer money mainly on food, then on health, and on clothes if any money is left. There is a lot of change happening in our family, in terms of food and health aspects. Now even the children are well aware of the cash transfer. We have had discussions about it with all the family. Everyone asks questions.

Respondents were also asked whether the basic income had changed their role in decision-making within the family. Roughly the same number of men and women, over 60 per cent, thought it had enabled them to have more influence on household spending. One might interpret this as reflecting the fact that the increased availability of money enhanced their ability to make consumption decisions rationally.

What is encouraging from a gender equity perspective is that most women thought decisions on spending their basic income were shared within the family. It appeared to have tilted decision-making in the direction of gender equity.

Similarly, in the tribal villages, between the start and end of the pilot, in the basic income village there was a shift from a strong norm of the household head deciding on how income was spent to a weaker norm, with a shift towards shared decision-making. In the baseline, 71 per cent of respondents said decisions were made by the household head, whereas at the end only 52 per cent said this. The change within basic income households as compared to control households was highly significant statistically. Some even felt that decision-making had shifted to the wife.

In sum, financial citizenship was enhanced by the twin effects of the basic income and SEWA activities, which were probably more influential on the institutional side than on domestic behaviour.

Economic citizenship

Economic citizenship is about having equal rights to earn income, to pursue the sort of work and labour one is capable of doing, and to have economic security through access to resources and assets. In these respects, there are several dimensions of economic activity to consider when assessing women's economic status. As shown in Chapter 8, women who had received the basic income increased their labour and work relative to women who had not received it, particularly in the tribal village where women's labour participation increased by 16 per cent, while it scarcely changed for men.

One reason for the increase in women's income-earning was simply more opportunity, where the role of SEWA in mobilizing became relevant. This

may even have extended to access to public works. According to one SEWA coordinator:

In our village, we all have MGNREGS job-cards but no work has come to the village. After we started getting the cash transfer we were discussing and thought we should apply for work. So we all got together and applied. Fifteen people got some days of road construction work, 15 got work making hedging and 15 got work under the *Kapildhara* [well-digging] scheme, but in all it was not many days.

A much more important reason is that many women had increased own-account activity. While casual labour was uncertain, involved hard manual work and paid women less than men, own-account work gave them more control of their time and production. The shift to own-account work was particularly significant in the tribal village where the share of women doing it rose from 40 per cent to 60 per cent, while in the control village it actually shrank.

One reason for the shift was that small-scale and marginal farmers were able to farm their land. They used the basic income to buy seeds, fertilizers and other inputs. The presence of SEWA freed them from exploitative moneylenders, allowing them to borrow at reasonable rates. The results were amazing. The share of women whose primary activity was farming almost doubled, rising from 39 per cent to 66 per cent (see Table 9.1). This was a much greater increase than for men. It was both emancipatory and developmental, helping to boost work and economic growth.

Usually, small-scale tribal farmers with about three bighas cultivate soybean for sale and wheat and maize for consumption. But as they lack capital to purchase inputs, they must borrow at very high interest. So, traditionally, many left the land fallow, migrating for labour rather than take the risk of farming.

Actions to break this debt cycle, or offering loans at lower interest rates, helped to disrupt a structural impasse. SEWA's intervention here was crucial. Apart from the fact that its loans were usually for six months with a monthly repayment schedule, the interest rate was much lower and on a declining

Table 9.1 Tribal villages: Main occupation of women (percentage distribution of responses)

Occupation	Baseline		FES	
	Basic income	Control	Basic income	Control
Farmer	39.1	34.8	65.7	33.3
Wage labour	55.4	56.5	25.4	50.6
Other	5.5	8.7	8.9	16.0

balance, making repayment more feasible. In the basic income tribal village, loans of up to RS.6,000 coupled with the basic income made a big difference to sustainable incomes.

The combination of loans from SEWA's Cooperative and the basic income seemed to prompt more cultivation. Altogether, 33 families opted to take loans in the basic income tribal village during the course of the pilot. As one woman included in the case studies, Radhabai, who had two bighas of land, put it:

My husband has taken a water contract with a landlord in Bassi Pipri. He is away most of the time. I manage the house and also do the farming. We have some land but don't have legal documents [*patta*], so we are not eligible for credit from the Farmer Credit Society. Earlier, we took loans from the money-lenders from other villages for seeds and fertilizers and had to pay 5 per cent monthly interest. This year we took a loan of 5,000 Rupees from SEWA and are saving money due to the lower interest. With that and the basic income, we purchased seeds and fertilizer and produced 10 bori [10 quintal] of maize. We are repaying monthly, so the interest cost does not keep going up. Before, we had to repay to moneylenders at one go with capital and interest, so almost nothing remained after we sold the grain. That is why we used to prefer to do labour rather than farm our own land. Now we have maize for consumption and also to sell.

Here was a case of the emancipatory effect of the basic income and the SEWA facility, which in turn had a positive effect on local economic growth. Loans for such purposes were also made in the control village, but there were fewer of them. It seems the basic income made villagers more confident in taking the risk of borrowing for production. A similar trend was observed in non-tribal SEWA villages, where a combination of the basic income and access to cheaper cooperative credit seemed to result in more spending on farm inputs and hence an increase in income.

Many households started a business or economic activity, which was more common in basic income villages where SEWA had been operative for some time. And there was other evidence that much of the new economic activity was geared to women, such as small shops and the purchase of sewing machines and livestock, especially cattle and goats.

While average earned income rose in all basic income villages, there were fewer cases of a fall in SEWA basic income villages and more cases of a rise. Although the differences were modest, in net terms they were equivalent to five percentage points. Reflect on what Babitabai, a 30-year-old woman in the tribal village, said:

We don't have any land and we make our living only through labour. As only agricultural labour work is needed in the village, we find work only during the harvest season. During the wheat harvest, we are paid in kind [wheat] instead of cash. During the soybean harvest, the wages are 100 Rupees a day for women, 150 Rupees a day for men. From the harvest labour, we collect enough wheat to last 8–10 months. We must buy the rest from the market. When we started getting the cash transfer, we started a business of making *chudas* [large bangles] that are worn on the arms. We get the raw material and make them at home. We are able to earn about 1,000–2,000 Rupees a month from this work. We have been greatly helped by the cash transfer money. We started the work of making *chudas* in order to increase our income.

Initiatives such as this were described by various women, typically involving the acquisition of small-scale assets. The links between asset acquisition and retention, production and women's economic citizenship are complex. But the data from the evaluation surveys and case studies point to a positive set of outcomes.

They showed the purchase of small capital goods and the construction of facilities for women to work, notably involving home-based shops. Households in basic income villages also purchased sewing machines, with the maximum happening in SEWA villages. There was a 6 per cent increase in households owning sewing machines among basic income households, whereas the number fell among the control group. Having an asset like a sewing machine spurs the desire to start an income-generating activity.

As Laxmibai, a 43-year-old woman who was an own-account farmer and reared animals, described her situation:

All of us used the cash transfers to buy our own things. We bought some clothes and shoes. We were thinking of buying a sewing machine for a long time for our daughters. Now we have been able to buy one for 3,000–3,500 Rupees after saving some of the cash transfer. The men's share mostly gets spent on transport fares and petrol, so all the women's share was pooled.

Without the individual cash transfer it is unlikely that those sewing machines would have been bought. As 26-year-old Leelabai, the wife of a bus driver, said:

These men always make arguments, so that they don't have to buy a sewing machine. How feasible is your project of tailoring? Will it get you income? People will not pay for your clothes. I say, 'Why will they not pay?' Look at how much I pay to get my blouses and children's clothes stitched. But I have stopped arguing and now I am buying my sewing machine with my own money.

However, as shown in Chapter 8, the major shift in assets came from the purchase of livestock. Although they are household assets, in reality it is the women who spend their time and energy in looking after the animals, in collecting fodder, cleaning and milking them.

In sum, through increasing and diversifying their economic roles and through acquiring assets oriented to women as workers, there was a significant improvement in the economic citizenship of women in these villages. There was no doubt a long way to go to reach anything like equality. But the emancipation was there, while women had been enabled to contribute substantively to economic growth within these communities.

Civil and political citizenship

The other great rights and forms of citizenship are civil, political and cultural. The nature of the pilots and the data give us relatively little on these dimensions. But there are some indicators. Civil rights stem from being treated as an equal before the law. This is a matter for government. But whatever the laws might be, exercising one's claim on rights depends on having the confidence and means to do so. Having a basic income did have a positive effect on these; belonging to SEWA must surely have had similar effects.

Political rights come from being entitled to vote and to participate as an equal in the political, decision-making spheres of society. We have seen how the basic income induced more financial citizenship, and in doing so must have had some positive effect on the capacity to be a public person in other ways. But women suffer from lack of political rights in being frozen out of public amenities.

In some villages, women were effectively banned from using public places. The village *choupal* or square is used for meetings, or to just sit together, relax and talk. But this right was reserved for men. Women were not allowed to use the *choupal*. On rare occasions when an all-village meeting was called, some were summoned to sit at the edges. Women have to cover their faces when they go out. And higher-caste and richer women are not allowed to leave their houses. This changed through the basic income, especially when SEWA was involved and when women laid claim to the *choupal*. As one SEWA organizer described what happened in one village:

I had noticed that women in Jagmalpipliya were not allowed on the *choupal*. Men used to sit on it, talk and gamble. We needed a place to have the awareness meeting and for the first three months we needed a place to give out cash. The

sisters from the Cooperative also needed to operate. So we chose the *choupal*. We started cash transfers there and women began coming. At first the men tried to stop them from climbing onto the *choupal* but we sat right in the middle so they had to come. Then meetings were conducted by SEWA there and slowly the *choupal* was used by all. However, it remains a partial victory. Today, all are allowed to come when the SEWA Cooperative comes to the village, but for other occasions only older women are allowed.

There also remains a great deal of untouchability in these villages. Dalit and Adivasi families are still very poor, and are ostracized by higher castes, who do not allow Dalits into their houses or to eat with them.

SEWA had tried to tackle this issue. Some *anganwadis* were not encouraging Dalit children to come or made them sit outside. After SEWA intervened, all Dalit children were admitted to the centre and a Dalit helper was appointed, enabling them to eat food cooked by her. In some *anganwadis*, Dalit children were made to wash their own plates. This practice was stopped when SEWA objected.

SEWA organizers also raised the issue of temples. Dalits were not allowed in the main village temples, so for opening accounts SEWA organizers sat outside the temple where there was open space. Slowly Dalit women and then men came. Some higher castes objected. But Dalits came to the space and prayed in the temple itself.

Although Indian laws criminalize all forms of violence, many women have to endure violence within their homes. According to the National Family Health Survey of 2005–6, 51 per cent of women and 59 per cent of men believed domestic violence was justified if women did not respect their in-laws or if the husband suspected infidelity. Questions of violence were not included in the project, but anecdotal evidence suggests that SEWA helped some women to deal with domestic violence.

Finally, there is surely a right to basic amenities to ensure a disease-free life. Most villages are unclean, with garbage piling up, stagnant water breeding mosquitoes, open defecation and lack of clean drinking water. These circumstances, especially open defecation, are most harmful for women as they can only go under cover of darkness and so suffer during the day. Worst affected are older women, pregnant women and sick women. The basic income did bring about some changes, as more households invested in toilets and in drinking water. However, much of the problem is due to lack of public sanitation, and here the SEWA effect was beneficial as well, as demonstrated by what happened in the village of Malibadodiya.

Sareeta, who ran a small shop in the village, and Maangu, who earned her living from agricultural labour, told the enumeration team that in their view the main problem in their village was lack of drainage. Dirty water collected in front of their houses or in public places, and was mixed with urine. Mosquitoes, flies, dengue and malaria were rampant. People had to wade through filthy water to travel out of the village. Sareeta said that after the basic income started, she became more active and confident and decided to make a drain in front of her house for disposal of dirty water. She made it herself, from her house all the way down to the outside of the village.

Her neighbours asked her why she was doing all that work, even implying that this was only done by low-caste persons. She replied that it was for the health of her family and the village. When they had seen the effect, others began making drains as well.

Maangu said that the dirty water from their village would run downhill and collect in a hollow in front of the shop. She convinced the shopkeeper to cooperate in putting some rubble there so that puddles did not form. The collective action resulted in sand and rubble covering the hollow. But as there was still no place for the water to go, it collected in other hollows. So when Annapurna, the SEWA organizer, came to the village the women went to the *sarpanch*, who is from another village, and on their urging, he used money from the *panchayat* to put rubble all down the main path.

Still there was no proper drain, which required real investment. So again all the women in that neighbourhood went to the *sarpanch*, apparently many times. In the end, he had a resolution passed in the *panchayat* and a request for drainage funds was sent to the *tehsil*. By the end of the pilot, that had been sanctioned and the road was dug up. It was hoped that drain lines would be laid soon.

This is a powerful example of collective agency, and one can surmise that it was aided by the confidence gained by having a greater sense of individual economic and social status.

Concluding thoughts

A woman lives as an individual, as a member of a family, and as a participant in society. Individual strength is reflected in her dealings with others within the family. A supportive family atmosphere builds up individual resilience. Participation in society needs family approval or support as well as opportunities

in the public sphere, which has traditionally been the preserve of men. But the strict rules that bound women's behaviour are being loosened; today there is more scope for individual choices.

Many women experience a moment or an incident that leads to a transformation in consciousness. It can be in their family, in a meeting, at a public function or even in their thoughts. Empowerment grows as women use opportunities that arise, and as they become more willing to face up to obstacles.

During the course of the pilots, several of the authors had some eye-opening moments in conversations with women in the villages, some reflecting a sense of genuine emancipation, often arising from little opportunities to participate in economic or social activities. In some cases, this was due to their husbands, fathers or children giving them encouragement, perhaps for economic reasons. In some cases, it was in reaction to prejudiced behaviour by someone in authority, as one woman told the case study team:

I am a *panchayat* member. In a public meeting the *sarpanch* said to me, 'You need not come to meetings, we will come to your house and take your signature. Women have no brains, so you will not understand anyway.' It made me angry, and I thought I would show him. I had to convince my mother-in-law and husband. But after that I became very active and made sure that we brought a school, a road and drinking water to the village.

Breaking the mould of prejudice takes time, but often starts with a burst of confidence, which itself derives from a new source of basic security. After the pilots had ended, in the Post-Final Evaluation Survey, all respondents, men and women equally, were asked who in their households had benefited particularly from the basic income. A majority said working-age women had benefited the most (59 per cent), and a majority also singled out elderly women as major gainers. Particularly revealing was what one woman said in a group conversation with the research team in Panthbadodia, a non-SEWA village:

We women have felt the difference more than the men now that the cash transfers have stopped, because when the men are in need of money, they borrow from here and there in order to buy what they need for themselves. But where do we women borrow from? Earlier when we were getting the cash transfer we were able to buy things for our personal needs, household provisions and for our children. Now we have to ask our husbands for money. Sometimes we cannot buy the things that we require for the household. We women do not get wage labour easily so often we have to stay at home and live completely dependent on men. Compared to when we were getting the cash transfer money, we go to

the market less frequently. When we were getting this money, we used to feel empowered; we could go out and buy the things that were required.

By way of conclusion, we may return to Surajbai, the elderly woman cited at the beginning:

I was helped by this money [basic income] immeasurably. I used it for my treatment and feel better. Now, I have no outstanding loan to repay and I could buy monthly ration from the village shop. I borrow groceries from the shop when I need and am not charged any interest. I have relatives who come to help me when my sickness becomes severe, but otherwise nobody cares. I only cook food for myself. I live by myself, and I take all decisions by myself. I am old but independent.