

**Synergies and Tensions between Women's Empowerment and Children's Rights:
A Critical Assessment of Women's Self-Help Groups in Andhra Pradesh, India**

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I. Introduction¹

Very often policy strategies and government agencies group women's and children's rights together with little critical reflection. Because women assume primary care-giving responsibilities for children in most societies and children are typically identified as a vulnerable population group necessitating special care and protection, there is undoubtedly an intuitive fit. However, if policies are to effectively advance both women's and children's rights there is a need for more careful exploration of synergies and tensions between women's empowerment and children's well-being.

Child rights proponents generally pay little attention to the potential impact of fulfilling children's rights on other family members. However, calls for improved care of children may fall disproportionately on women rather than men, and on individual families rather than communities and state service providers. In the absence of additional community or state support, family members may have increased financial, resource and/or time burdens. Women are increasingly lauded as champions of community development, but there is often an assumption that empowering women will lead to the automatic realisation of children's rights. There is a limited understanding of the transmission mechanisms involved and of possible conflicts.

Our aim in this paper is to explore the inter-relationship between women's empowerment and children's rights, including differences among different groups of women and children. We explore these broader theoretical issues in the Indian state of Andhra Pradesh (AP). Since the early 1990s the Indian government has endorsed women's self-help groups (SHGs) that focus on credit and savings as a poverty alleviation mechanism. It established formal linkages between SHGs and the banking system in 1992, and scaled up efforts after the 1997 Micro-Credit World Summit called for access to credit for 100 million of the world's poorest. Within India, AP is a key state to assess the efficacy of SHGs in promoting social justice, as it has the largest number in the country – almost half-a-million groups with close to 7.5 million women members.² Despite being a middle-income state in terms of GDP, AP has a high level of income poverty³ and its Human and Gender Development Indices are below the national average.⁴ Economic growth in AP has not achieved basic socio-economic rights for all. Both the state and donors have strongly supported SHGs as part of broader poverty reduction strategies, but the evaluation of SHGs from a rights-based perspective is urgently needed. This paper focuses on whether these efforts are contributing to addressing both the feminisation of poverty and childhood poverty.

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² <http://www.rd.ap.gov.in>

³ An estimated 30 per cent of households live below the poverty line.

⁴ If one examines AP's performance in a broader range of human development indices – life expectancy, literacy and per capita income – the absolute value of the UN Human Development Index (HDI) is 0.416, which is below the national HDI value of 0.577 in 2002. As elsewhere in India, the UN Development Index (GDI) value is lower than HDI value at 0.400 (national GDI is .560), indicating the persistence of gender inequalities in access to health and education.

II. Social capital as a development tool

Our theoretical framework draws on literature on social capital and empowerment. Social capital can most simply be defined as: “the institutions, relationships and norms that shape the quality and quantity of a society’s social interactions” (Griffith, 2004). It encompasses membership in community groups such as women’s or peasants’ associations (structural social capital) and collective action efforts, support from neighbours and family, and trust among neighbours (cognitive social capital). The concept emerged as a seemingly magic bullet of development in the mid-1990s, and was embraced by analysts from multiple disciplines, including public health, economics, sociology and political science (Carter and Maluccio, 2003, Drukker *et al.*, 2003, Putnam, 2001, Szreter and Woolcock, 2004). Part of a major paradigmatic shift in development thought and practice, civil society participation and empowerment of local communities have come to be recognised in mainstream development thought as key components of sustainable growth, development and good governance (e.g. Fukuyama, 1995, Colletta and Cullen, 2000).

An important manifestation of this emphasis on social capital and community empowerment has been the promotion of women’s SHGs throughout the developing world by governments, donors and NGOs (e.g. Craske and Molyneux, 2001, Bandana, 2004). Broadly speaking, these initiatives can be classified according to three main paradigms (Mayoux, 1999):

- The *financial self-sustainability paradigm* focuses on the entrepreneurial poor and increasing their access to micro-finance services. Women are targeted because their repayment rates are, on average, significantly higher than that of men. This approach also recognises the contribution of women’s economic activity to economic growth. Empowerment here is viewed primarily in economic terms and as expanding women’s self-reliance.
- The *poverty alleviation paradigm* conceptualises micro-finance as part of an integrated poverty reduction programme. Women are targeted due to higher levels of female poverty and also because they are viewed as being responsible for household well-being. The assumption is that increasing women’s access to micro-finance will enable women to make a greater contribution to household income, which will in turn improve women’s intra-household decision-making power.
- The *feminist empowerment paradigm* approaches micro-finance as an entry point for women’s economic, social and political empowerment. Women’s empowerment is seen as an integral and inseparable part of a wider process of social transformation, which can be brought about by making fundamental changes in the macro-level development agenda as well as providing support for women to challenge gender subordination at the micro-level. It is this paradigm that we find most useful in understanding the strengths and weaknesses of SHGs in AP.

III. Research objectives

This paper assesses the impact of women’s participation in SHGs on the fulfilment of children’s rights in AP, and evaluates the impact of different SHG institutional arrangements and socio-demographic contexts on women’s and children’s rights

Empirical evidence suggests that we should expect both positive and negative effects of SHGs in AP. Researchers from diverse disciplines have identified a positive relationship between women’s empowerment and child outcomes. Feminist economists argue that, as household livelihoods diversify due to women’s greater access to credit and improved income, women are more likely than men to invest in their children. As women’s role is transformed from economic dependant to economic actor, and as their household decision-making power rises,

cross-cultural evidence suggests that women use new income on more and higher quality food for their children, educational expenses and clothing. Men by contrast often use additional income for individual expenses such as alcohol, tobacco and commercial sex (e.g. Kabeer, 2003).

Empowerment, particularly through access to education programmes, can also facilitate greater awareness among women about their legal rights, eligibility for public services and income-generating opportunities (e.g. Molyneux, 1985). This in turn may enable women to participate more actively in their communities and political life to demand better government programmes to address women's and children's needs. There is a well-documented correlation between maternal education and higher levels of child education, physical health and nutrition (Caldwell and McDonald, 1982, Barrera, 1990, Glewwe, 1999, Mehotra, 2004).

However, other research suggests that women's empowerment may have either a negligible or even a negative impact on children, or at least on some aspects of their well-being. A growing body of research on childhood poverty indicates that a reduction in aggregate household poverty does not necessarily alleviate childhood poverty (e.g. Marshall, 2003) without complementary policies. Thus, we need to be careful that a focus on increasing women's income-generating opportunities in order to augment family wealth does not come at the expense of concern for specific policies to tackle child-specific deprivations. For instance, in AP the state is on track to meet the Millennium Development Goal (MDG) of halving household income poverty, but almost all caste and wealth groups are not set to achieve the MDG 1 child-specific indicator to tackle child malnutrition. Unless rising GDP levels are translated into public spending on programmes to more aggressively address child malnutrition, and unless families avail themselves of these material and information services, children's rights to survival (UN Convention on the Rights of the Child Article 6), to adequate healthcare (Article 24) and a reasonable standard of living (Article 27) are unlikely to be met.

Recent research suggests that we cannot assume an automatic knock-on effect of women's involvement in community groups on better child outcomes (e.g. Harpham *et al.*, 2006). Galab *et al.* (2006), for example, found that while participation in SHGs in AP has been linked to higher school enrolment rates, involvement has not had a significant effect on children's nutritional status. The authors suggest this may be because improving children's education is an explicit aim of many SHG programmes (indeed, in AP school attendance is a non-negotiable condition for SHG membership), but there is no matching focus on child nutrition.

If women's empowerment results from improved income-generating opportunities, or from increased community responsibility arising from SHG or similar group involvement, greater demands on women's time may impact negatively on children if alternative childcare mechanisms are not put in place. As women become more involved in productive or remunerative work, the quantity and/or quality of time they can devote to reproductive activities may be reduced (Leslie, 1989). Moser (1992) has powerfully identified women's triple burden (productive, reproductive and community development activities) in developing countries. There is mounting evidence that although women often manage these triple roles, their children, especially daughters, often have to shoulder part of this burden through greater involvement in domestic activities, including care of younger siblings.

While some SHGs focus narrowly on micro-finance, others are embedded in broader social development and poverty reduction programmes. We hypothesise that SHG design, as well as the socio-demographic make-up (caste and class balance/urban versus rural location) of the communities in which the SHGs are operational, will determine how effective SHGs are in empowering women and directly or indirectly contributing to the fulfilment of children's rights.

IV. Methods and sample

The research findings presented in this paper draw on both the *Young Lives: An International Study of Childhood Poverty* panel survey from 2002 and in-depth qualitative research from a sub-sample of the Young Lives project sites.⁵ The quantitative survey sample comprised 1,996 biological mothers of children aged 6–18 months (referred to as ‘one-year-olds’ in the Young Lives survey) sampled across 20 poor communities from the three main agro-climatic regions of AP (Coastal AP, Rayalseema and Telengana). In examining maternal social capital, the respondents were interviewed by using the shortened version of A-SCAT Tool (Adapted Social Capital Assessment Tool) developed by Harpham *et al.* (2002). The questions were in a yes/no format and investigated four main dimensions of social capital typically discussed in the literature. Structural social capital was measured by asking about membership in formal and non-formal groups; social support was defined as material or other assistance received from formal and informal networks; citizenship referred to involvement in collective initiatives; and cognitive social capital assessed an individual’s perception of community belongingness and harmony.

The complementary in-depth qualitative research was undertaken in order to gain a better understanding of how child well-being is affected directly or indirectly by a mother’s participation in community-based processes such as the SHGs. Research was conducted in four of the 20 Young Lives sentinel sites:

- one rural site from each of the three main geo-political regions in AP
 - i. Amrabad *mandal*, Mahaboobnagar District, Telangana region
 - ii. Atlur *mandal*, Cuddapah District, Rayalseema region
 - iii. Seetampet *mandal*, Srikakalum District, Coastal Andhra region
- and an additional urban site to provide information on urban/rural differences:
 - iv. Anantapur *mandal*, Anantapur District, Rayalseema region.

Specific *mandals* (villages) from each district were chosen based on: a) high or low levels of caregivers’ structural social capital (participation in community groups) and b) community caste composition (homogeneous versus heterogeneous). See Box 1 below for further details.

The methods of qualitative data collection included semi-structured interviews with SHG members and non-members, and focus group discussions with members, non-members and men (spouses of both members and non-members). In total, 64 individual interviews and 28 focus group discussions were conducted involving nearly 300 women and 60 men. The objective was to gather information about the structure and functioning of SHGs, leadership style, the type of resources and services accessed, and the impact of participation in SHGs on women’s intra-household status and decision-making power and changes in their roles within the community, especially vis-à-vis service providers and local authorities. Particular attention was paid to caste,⁶ wealth status and urban/rural differences, as well as the impact of

⁵ Young Lives is a longitudinal policy research project on childhood poverty in developing countries, funded by the UK Department for International Development (DFID).

⁶ Caste is a form of social stratification ascribed by virtue of birth within the Hindu religion. There are four main categories within the caste system, i.e. Brahmins (priests), Kshatriyas (warriors), Vaishyas (traders), Shudras (untouchables). From these four castes, hundreds of sub-castes have emerged which are area-specific. Mobility within the caste hierarchy is, however, possible and hence caste groups have locally-specific characteristics rather than being pan-Indian. In AP, the higher castes – the first three categories as mentioned above – include castes such as Brahmins, Kammas, Reddys, etc, which are also the land-owning class. Lower castes are further classified as Backward Castes (BC) and Scheduled Castes (SC) such as Madigas, Mallas, etc. A caste group is classified as BC or as SC based on the economic condition of that community in a particular area. Earlier, castes aspired to move up in the hierarchy for social status, but now lower castes are more likely to self-identify as BC/SC in order to access governmental affirmative-action programmes and benefits.

women's SHG participation on child well-being. All names used in this paper are fictitious in order to protect the respondents' anonymity.

Box 1: Key characteristics of qualitative research sites

Anantapur is an urban mixed caste community. Social capital levels are low, at least in part due to a high percentage of migrants from elsewhere in AP and considerable caste and religious diversity.

Atlur is a rural village, characterised by caste diversity. Maternal social capital is low, perhaps because of large-scale out-migration and frequent drought-induced shocks.

Seethampet is a rural community where the dominant caste group is from Scheduled Tribes (ST). Social capital is high, partly due to greater caste homogeneity and high levels of government mobilisation as well as community organising.

Amrabad is also rural and predominantly populated by SC and ST. As in Seethampet, development initiatives have facilitated greater levels of social cohesion and activism.

V. Overview of SHGs

AP has approximately half-a-million SHGs involving almost 7.5 million women.⁷ Most participants are from rural areas and belong to lower socio-economic castes and social classes. Although these micro-credit programmes are designed to alleviate poverty, empirical evidence suggests that the poorest of the poor are not involved. This is in part because they are typically unable to repay loans and are thus automatically excluded from membership (e.g. Kabeer, 1998), and in part due to caste dynamics and social exclusion as we discuss further below. The majority of groups in AP are affiliated to state-run programmes, including Indira Kranthi Patham, Development of Women and Children in Rural Areas (DWCRA) and the District Poverty Initiatives Project (DPIP). These programmes are implemented in areas with larger impoverished populations.

Box 2: Key characteristics of different SHG programmes

Indira Kranthi Patham (formerly known as Velugu): The programme focuses on poverty alleviation, especially for the poorest of the poor in rural communities. It emphasises building institutions and social capital through community mobilisation, participation and livelihood diversification. It aims to encourage collective action and improve knowledge and access to resources to enable the rural poor to overcome high transaction costs, ignorance about markets, and indebtedness.

Swaranajayanti Gram Swarojgar Yojana (SGSY): Launched in 1999, this programme is implemented through the DWCRA scheme and focuses on providing sustainable levels of income through SHG organisation. It focuses on mobilisation and providing training and capacity building for income generation. Members must be below the poverty line in order to be eligible to obtain credit and government subsidies. Most of these groups have federated into Mutually Aided Co-operative Thrift Societies (MACTS), which are governed by a 1995 State Act specifically established to assign legal status to SHG federations. MACTS are federations of 10–500 SHGs, having an individual membership ranging from 50 to 5,000 women, spread over 1–15 villages (APMAS 2003.)

SHGs linked to banks: Set up by rural banks, they are part of the NABARD (National Bank for Agriculture and Rural Development) programme established in 1992. Although initially small-scale, the programme's target is to establish a million SHGs by 2007. Groups are mainly identified through NGOs and are subject to strict lending regulations. The mandate of these SHGs is narrow, focusing on savings and access to credit. Corruption has plagued this model of SHGs as 'middlemen' often take a cut from group members' loans.

Independent groups: In some cases non-registered women organise thrift and credit groups. Although not linked to official development programmes, these groups are more likely to be found in programme areas, perhaps due to demonstration effects.

⁷ www.rd.ap.gov.in

Indira Kranthi Patham and SGSY are underpinned by the poverty alleviation paradigm, whereas SHGs linked to banks and independently formed groups are more narrowly focused on financial self-sustainability. None of the programmes is informed by the more holistic gender empowerment paradigm, although women's economic empowerment is an explicit concern. Similarly, none of the programmes makes reference to fulfilling children's rights. However, improving children's welfare is an explicit goal of the SGSY programme – it is assumed that women's access to independent income will spill over into greater household consumption directed towards children's educational and nutritional needs.

Young Lives data revealed that women involved in SHGs exhibited higher levels of other dimensions of social capital, regardless of caste or wealth category. In particular, SHG members were more involved in collective action than their non-member counterparts and had received support from community and local government leaders (see Tables 1 and 2 in Appendix). There were marked urban/rural differences. Whereas rural women were more likely to be involved in SHGs and to gain support from formal and informal networks, their urban peers were more likely to become involved in collective action. There was similarly significant diversity among caste and wealth groups. Whereas lower caste women were more likely to participate in SHGs, the middling poor, rather than the poorest, participated in greater numbers and also received more support from formal and informal sources.

Informal networks play an important role in encouraging women to join SHGs. Whatever the type of programme, most women joined because they had learned about the benefits of participating from friends, neighbours or relatives. However, once women joined groups, their opportunities for empowerment differed markedly depending on the type of SHG programme they joined. Those with well-regulated leadership were most effective in expanding women's knowledge, networks and asset base, whereas independent groups were most prone to corrupt and disempowering leadership.

VI. Findings: linkages between SHGs and child well-being

Our research findings identify four key transmission mechanisms between women's empowerment and children's rights: improved awareness and access to information, greater decision-making power within the household, increased financial investment in children, and improved linkages with service providers and political authorities. Although these themes are not new, our results highlight the need for broader poverty alleviation and social development initiatives to be informed by a detailed understanding of rural/urban, socio-cultural, economic and regional differences, if synergies between women's and children's rights are to be effectively realised.

a) Improved awareness and access to information

Most women interviewed reported that their awareness of, and access to, information about child-rearing practices and public services has improved as a result of their participation in a SHG. Focus group discussions with members' male partners confirmed this finding, although some noted that women's empowerment has also been enhanced through exposure to media and by affirmative-action programmes for women instituted by local governments.

Awareness-raising mechanisms differed depending on the type of SHG and group leadership style. In the case of SHGs which belong to broader poverty reduction and social development programmes, the improved awareness and information resulted from formal channels – including lectures by community public health workers, eye healthcare 'camps',⁸ vaccination

⁸ Eye 'camps' are organised to screen children for vision-related ailments. Some of these camps provide corrective measures such as glasses or even conduct minor surgeries. These camps are

programmes, nutritional supplement programmes and home visits to members by SHG organisers. However, in the case of SHGs with a narrower mandate on credit and savings only, there appeared to be negligible emphasis on awareness raising. The fact that a number of women in these groups were even unaware of the loan amounts and terms, suggests that leaders placed little priority on empowerment through imparting knowledge.

Some members noted that their awareness about child development services was advanced through informal networks with other members who were often immediate neighbours.⁹ This finding corroborates other research on the powerful role of informal networking among poor women. Bandana's (2004) research on South Asia, for example, underscores the ways in which women often rely on support from informal networks and neighbours to challenge marginalisation and address their problems, rather than on support from formal political channels.

Nevertheless, our research highlighted an important limitation: SHG members tend to be mothers with older children, raising doubts about whether information on early childcare and development is reaching women who need it most. The key obstacle to participation by mothers with young infants is the lack of childcare possibilities to allow these women to attend meetings. One mother noted "If I go out to attend the meeting of the group then who is going to take care of my child, all other women in the group have big children, so they have free time. I may think of becoming a member once my child grows up".

Equally importantly, although awareness-raising initiatives linked to SHGs may advance children's rights to survival and development, our research suggests that there have only been limited positive spill-over impacts on children's rights to protection and participation.

In terms of protection issues, reducing exploitative forms of child labour has been identified as an important poverty alleviation goal in AP. Programmes such as Velugu explicitly recognise that in addition to raising household incomes, citizens need to be made aware of the importance of education, including alternative education programmes such as bridge schools,¹⁰ in order to tackle the child labour problem. SHGs have been seen as an integral communication channel through which to spread this message. Ensuring children's school attendance is a non-negotiable condition of SHG membership, particularly under the Velugu programme, and most members we interviewed had attended awareness-raising programmes on the subject. Mass communication methods, such as street theatre and role plays, have been used to effectively convey the importance of investing in children's education. This was corroborated by the Mandal Development Officer at Seethampet: "*Kalajatha*¹¹ teams visit villages in the *mandal* regularly to spread the message about the *Badi Bata* ('Back to School') programme to promote education amongst drop-outs and child labourers. Special shows are organised for SHG women".

organised free of charge or for a nominal fee by government or private charities and are widely attended.

⁹ Due to a spatial clustering of caste groups, SHG members drawn from the same caste often reside in close proximity.

¹⁰ Bridge schools are a type of preparatory school which children who have dropped out of school attend before they rejoin mainstream schools. Extra coaching and guidance is provided to these children in the bridge schools to bring them up to the educational standard of children in regular schools. We found in Amrabad site that a considerable number of SHG members' children were attending such schools, suggesting that the message about the importance of education is indeed having an impact. This has been facilitated by government and other development agencies' prioritisation of child labour prevention efforts in the area, given that it is an important supply area for child domestic workers and agricultural labour. Part of the reason for this lies in the area's proximity to the capital of AP, Hyderabad.

¹¹ A traditional form of street play.

Preventing child marriages and child trafficking are also being taken up as intervention issues, along with awareness programmes on HIV/AIDS, by both the government (especially *mandal* development offices) and NGOs. SHGs are a key partner in this process because they are effective channels for reaching the broader community through a large number of already mobilised women. Although these protection issues are not an explicit part of any poverty alleviation programme, their dissemination through SHGs represents a valuable spill-over effect of these groups. To date, however, our findings suggest that these awareness-raising initiatives are more pro-active in urban than rural areas, and could also be better age-targeted. That is, teenage girls who are perhaps most vulnerable to sexual exploitation and abuse do not tend to view public talks on HIV/AIDS as relevant to their lives, as the focus is on married citizens.

Women noted, however, that stigma prevents discussion about child abuse and violence. Like a number of other SHG members we interviewed, Subhamma admitted she faced domestic violence but did not seek support from her group because “Women from good families never badmouth their husbands. If I talk about my problems with other women then they might feel that I am not happy with my husband. In any case, all the women I know face some violence so there is nothing special about my case”. This suggests that open discussion on issues such as child rearing practices and child labour does not automatically lead to greater openness on other sensitive intra-household issues. If women’s SHGs are going to be utilised as a forum to break the current code of silence surrounding family violence, then deliberate awareness-raising initiatives will need to be developed.

Turning to children’s right to participation (or to have a voice in community affairs that affect them), our findings suggest concern with promoting women’s community participation has not yet opened up discussions on the value of children’s participation. While such expectations may perhaps be dismissed as overly idealistic, it is worth noting that there has been comparatively high profile and well-received initiatives to include children and young people in development initiatives in other parts of India. A decade ago, UNICEF initiated an experimental model of Bal Sabhas (children’s forums) in Rajasthan to give voice to children’s perspectives and needs. The model has since been adopted by various development organisations in the states of Madhya Pradesh, Uttar Pradesh and Gujarat, focusing on issues such as education, environmental protection and preventing exploitative child labour. In AP, Save the Children UK has embarked on some small-scale initiatives focusing on the prevention of child trafficking and sexual and physical exploitation through peer group monitoring, but these have yet to become mainstreamed into state-level poverty reduction programmes.

b) Greater household decision-making power facilitates women’s caregiver role

Both men and women note that, following women’s involvement in SHGs, there has been a shift in the intra-household balance of power. Access to credit and/or participation in savings initiatives have allowed women a degree of economic independence. As a result, they have been able to assert some decision-making power over issues such as their children’s – and especially their daughters’ – education, household consumption, access to health services and their children’s marriage partners. Although husbands are still reported to have the final say on most matters, participation in decision-making is viewed as a significant change and should therefore not be under-estimated.

However, a number of respondents emphasised that changes in power relations within the family have been short-term and superficial. Rather than rethinking gender roles more fundamentally, some male partners appear to value women’s participation in SHGs only for the loans that they might secure. One woman member, Laxmi, noted that her husband threatened to stop her involvement in the group when she was not allocated a loan in the first

year of attending SHG meetings: “My situation at home has not changed at all because I have not yet been able to access credit for my family. Now every time I go to attend the group meeting, my husband expects me to come back with money. When I come back empty-handed he threatens to force me to quit the group”. Others similarly explained that their household clout diminished once loans have been utilised.

This finding suggests that an important shortcoming of the SHG approach in AP is the fact that loans are used to satisfy practical consumption needs, rather than as seed money for more sustainable income-generating activities. In the three rural communities surveyed, women most commonly use loans and savings to invest in their children’s education or to contribute to their children’s marriage expenses. One mother explained that only some of her children were attending school due to her lack of access to micro-credit: “As I have recently become a member I have not yet received any money which I can use for paying school admission fees”.

While this could be interpreted as a valuable longer-term investment in their children’s human capital, the potential benefits are likely to be delayed and the impacts on women’s empowerment within the household to remain limited. In this case, women are investing in what Maxine Molyneux (1984) famously dubbed women’s practical, rather than strategic, gender needs. By contrast, women SHG members in the urban site of Anantapur use their loans and savings as start-up capital for home-based micro-enterprises, potentially contributing to more sustainable economic empowerment and longer-term household influence.

An important exception among the SHGs we investigated was the exclusively Other Caste (OC) Vasavi SHG group in Amrabad, which was set up as an independent initiative. Here, most of the members were involved in micro-enterprises such as tailoring, clothes and grocery shops. In contrast to other SHGs where members were investing an average of 30 rupees each per month into a group savings pot, these members were saving a monthly average of 600 rupees each. This suggests that these women hark from households with markedly better socio-economic conditions (also confirmed by our quantitative data) and that there is therefore a need for analysts to pay greater attention to the caste and class positioning of examples of sustainable SHGs. A related problem concerns loan amounts. Micro-finance has been promoted as a process of reducing the dependence of poor families on exploitative structures of debt repayment. However, our study shows that SHGs have not yet been fully effective in dismantling these traditional structures of money exchange. As Bhagya Lakshmi from Amrabad noted: “The money received from the group only fulfils 50 per cent of our needs and for the remaining needs we have to borrow money from moneylenders or big farmers”. In short, given the widely reported scarcity and insufficiency of loans reported among our sample, it would seem critical that government and donor programmes reassess whether their poverty alleviation programmes are effectively reaching the most needy.

c) Women’s access to increased income facilitates investment in child well-being

The hypothesis that women tend to invest in family and child well-being rather than individual needs was borne out. Women who receive loans invest in their children’s education, in accessing private healthcare services for their children (believing it to be superior to public health), and in dowry payments. However, due to limited loan amounts and the infrequency of available micro-credit, the potential for women to make a significant difference to household consumption is still relatively limited.

Although some researchers have cautioned that women’s greater access to economic resources may come at the price of more limited time for household reproductive activities and a greater work burden for their offspring, this finding was largely unsubstantiated in our

research sites.¹² This may be because women use loans for one-off or non-sustainable investments, rather than as start-up capital for more sustainable and time-consuming enterprises. In the case of rural women, some invested in livestock purchases, especially of milch animals, which provided more lasting, albeit modest, income. Children were sometimes called upon to take care of the livestock, but the time burden was not perceived to be too burdensome. Urban women respondents involved in income-generating activities make the most substantial contribution to household income but they similarly denied that their children have to shoulder any significant additional work burden. This may be because the enterprises are largely home-based and thus facilitated women's ability to balance their domestic and financial roles without major household implications. Mothers' own time allocation priorities also play a role. As Swaroopa, a mother of school-going children from Anantapur noted: "Our first responsibility is towards our children and family, hence whatever work we take up is done on basis of how much time we have. Since I do not get much free time, I make pickles sometimes and sell them".

Lastly, we should also not overlook the fact that many women in poor families typically work as daily labourers and children are already expected to support their mothers' care work burden.

d) Links between social and political capital

One of the postulated benefits of women's participation in SHGs is that it will spill over into broader political participation and that this will result in demands for more and better quality public services. A recent analysis of SHGs in AP has indeed found increased local political participation among women members belonging to the DPIP programme (Galab and Reddy, 2006). However, our research found only limited evidence of such linkages. Just four of the women SHG members interviewed were members of local village committees or *Gram Sabhas*. A number of respondents pointed out that, unlike SHG membership, meaningful participation in local politics is hampered by caste, class and gender barriers. Aruna, an SHG leader, summed up the reality in her community: "We are quite happy within our groups because to become a member of the *panchayat*¹³ one needs to have lot of money and contacts with political parties which is not possible for women like us". Other women noted that meetings tend to be male-dominated affairs and thus there were limited opportunities for them to participate. For example, Sudhamma from Amrabad noted that: "Because only men participate in the meeting my husband does not like the idea of me attending". This reluctance was not universal, however. One woman, Parvathi from Atlur, persevered in attending meetings in "order to get some benefit for my handicapped daughter".

Part of the problem here may rest with an overall emphasis within SHG programmes such as Velugu on quantitative expansion rather than qualitative improvements in group functioning. While leaders emphasise that expanding the number of groups is important in terms of answering popular demand and maximising the outreach of SHG programmes to poor communities, it is important to note that leaders receive a commission for placing new loans. This indicates that there is a clear financial incentive for prioritising the quantity of loans provided over the social development and political empowerment components of SHGs. An

¹² Note too that these fears about women's access to greater economic resources through credit groups coming at the expense of children's caring time were similarly found to be unsubstantiated in Marcus's (1999) work on micro-credit and its impact on child well-being.

¹³ *Panchayats* are village level governance bodies. Members are elected and have to be representative of the local community (in terms of gender and caste composition). The five-member *Panchayat* has the right to take a decision on all matters related to the village and its people, apart from issues of criminal or civic offence.

additional and related concern linked to the expansion focus is that *Anganwadi*¹⁴ workers are being asked by the government to set up SHGs in the communities within which they work. However, the *Anganwadi* workers we interviewed emphasised that they were already overburdened with work (given limited resources and a large target population) and were thus not interested in having a leadership role in these groups. This was highlighted by an urban *Anganwadi* worker who noted that, “I and my helper are unable to complete the targets of our *Anganwadi* centre because we have to cover such a large population. Hence when we are told about forming groups by our superiors we just go and talk to the mothers of children coming to our centre. After that we do not take much interest”.

The quality of linkages developed with service providers is another area of some concern. On the one hand there are clear positive examples: *Angawadis*/village-level public health officers used their SHG contacts to fulfil their child vaccination programme targets and tended to interact more regularly with SHG members regarding child nutrition and health issues. In Seethampet, Velugu-associated SHGs served as a springboard for involvement in a collective-action initiative to address a water crisis. One woman, Subhalaxmi, for example, noted that the help of the SHG was instrumental: “...we organised a demonstration at the *mandal* headquarters¹⁵ and eventually the problem was resolved in their village”. On the other hand, there are also increasing expectations for SHGs to fulfil a community watchdog role vis-à-vis the distribution of ration cards from the public distribution system, the disbursement of widows’ pensions, and the provision of services linked to government service programmes such as food preparation for school midday meals and meals for the Employment Guarantee Scheme.¹⁶ Although this greater involvement in community affairs can be seen as a positive development (and some women interviewed welcomed this new role as a sign of recognition of their group within the village community), it simultaneously raises important questions about the time and capacity of members to fulfil these expectations. In the communities where we carried out fieldwork, none of the women had received any capacity building relating to these new functions. If local women lack the requisite capacities to effectively carry out this work, there is thus a risk that women’s empowerment initiatives may be undermined as a result of these new demands. Moreover, even though the SHGs are provided with nominal financial compensation for the meal preparation, it seems the government has identified this as a way to capitalise on women’s cheap and under-utilised labour.¹⁷ Given the short operational time of this programme to date, it will be important going forward to monitor whether SHG members see this as a valuable use of their time, and the impact such participation is in turn having on their children.

By and large, networking with service providers and local authorities did not seem to have penetrated to rank-and-file members. A number of reasons for this emerged from the focus group discussions and key informant discussions. First, decision-makers are often located

¹⁴ *Anganwadis* are the primary community-level unit for implementing the Integrated Child Development Scheme of the Government. The programmes implemented through the *Anganwadi* target children aged 0–6 years, adolescent girls and lactating mothers. The programmes include supplementary nutrition, immunisation, non-formal education, referral services, maternal and child health. According to a recent Supreme Court judgement, *Anganwadis* will be universalised to ensure that their services reach all segments of the population.

¹⁵ *Mandals* are an administrative unit comprising 10–20 villages; 5–10 *mandals* together form a district.

¹⁶ This scheme was launched in February 2006 and assures 100 days of work per annum to all citizens. To prevent migration of people from rural areas during seasonal crises, this Scheme promises work in one’s home locale. The type of work to be undertaken will include building community assets, roads, infrastructure, etc. For women, childcare facilities will be provided at the work site and the SHGs would be involved in providing this service. SHG women would be also involved in providing drinking water to the workers. Compensation would be provided to the SHGs for undertaking these services.

¹⁷ The labour costs represent nearly 50 per cent of the total cost budgeted for each child under the midday meal programme. (Midday meal costs are Rs.2.10 per child per meal and of this Rs.1 is the labour cost for cooking.)

outside the village and thus there are more limited opportunities to lobby for change, especially for lower caste/class women, many of whom work as daily labourers. While community leaders such as the *mandal* development officer, head of the *Panchayat*, bank officials and NGO co-ordinators emphasised that they had regular (often monthly contact) with SHGs, this appears to only have been with SHG leaders. Perhaps more importantly, members generally seemed to be unaware of these linkages, suggesting that even if leaders were representing ‘the interests’ of their members (such as the need for better road and transport links, and streetlights), the articulation of such interests was not being solicited in a participatory manner. This could be linked to the fact that a number of leaders are using their position as an SHG leader as a springboard for wider political participation. Our fieldwork coincided with the period for electoral candidate registration, and in several sites SHG leaders were registering their candidacies.

SHG federations have been established in order to increase women members’ bargaining power vis-à-vis political authorities. This power derives not only from their numerical presence but also the quantity of money they handle. Being part of a larger structure provides an identity, and increases their access to resources and information. These advantages were highlighted in our research on different types of SHGs, with non-federated groups having significantly lower levels of non-financial empowerment. For example, in Amrabad community, a number of SHGs had been initiated by two powerful profit-seeking leaders, and members were reluctant to openly discuss group dynamics for fear of retaliation from the group leaders. The leaders in question had come into conflict with Velugu programme co-ordinators and were thus having an overtly negative impact on members’ opportunities to articulate their concerns to authorities. In this case, rather than strengthening women’s political capital, domineering leadership is undermining any potential empowering effects.

VII. Conclusions and policy implications

Efforts to advance women’s economic, social and political rights through community mobilisation in AP are having limited, but positive effects on children’s rights. However, in order to maximise synergies, empower women within households and communities, and ensure that more children – especially the poorest – benefit, a broader array of children’s rights must be addressed through poverty reduction initiatives. Our research shows the need for:

Sustainable income-generation opportunities

The stated purpose of SHGs is economic empowerment through income generation, but in the majority of cases loans are being used to cover basic household needs rather than as a seed money for more sustainable income-generation activities. If women’s potential to foster more democratic household and community decision-making processes is to be realised, then more support needs to be provided to women to start up niche micro-enterprises.

At the same time, however, implications for childcare arrangements should not be overlooked. The potential negative impacts of exacerbated time poverty among particularly girl children identified in the literature have not emerged to date, but this is at least in part because there have not been major shifts in SHG members’ time allocation. Community childcare would also enable more mothers of young infants to participate in SHGs and gain from linkages to public health programmes focused on maternal and child health and nutrition.¹⁸ Although evidence from other countries suggests that poor households do not

¹⁸ Small children (up to 2½ to 3 years) in AP are most often breastfed as their main source of food, hence the mother has to keep feeding them at regular intervals. It takes a lot of time to complete the feeding session due to low milk output (a common problem stemming from poor nutritional status of mothers) so this becomes a time-consuming activity. Secondly, because small babies tend to be noisy, many women find it embarrassing to have their child cause such a disturbance.

always welcome childcare facilities as they prefer children to be looked after by close relatives,¹⁹ the problem to date in India has largely been the unavailability of facilities rather than a lack of cultural acceptability. Poor women have typically had to depend on older (but often still very young) siblings to take care of infants or aged relatives, both of which are associated with safety risks. As a result, the Union Government has now integrated community childcare provision into its new National Employment Guarantee Scheme in order to free up women's time and also reduce the likelihood of school drop-outs among older children due to sibling care duties.

Monitoring SHG practices

Our findings underscored important differences across SHGs in terms of the empowerment opportunities – both financial and non-financial – they provide women. SHGs affiliated with programmes such as Velugu with a broader social development agenda, have had a more significant impact on women's access to information and services, which have in turn had a positive spill-over impact on child well-being. Thus, it will be important for government and donor programmes to undertake more regular monitoring and evaluation of group efficacy so as to ensure that the rhetorical benefits become a reality.

Given evidence of corrupt and/or disempowering leadership, there is also a need for tighter enforcement of regulations governing MACTS. Membership alone is not sufficient to empower women – at a minimum, SHG members need to be provided with sufficient and accurate information about the loans they can access in order to improve their decision-making power.

Increasing male awareness

Access to credit has equipped women with greater influence within the household, but gender relations within the family appear to remain far from equal as men continue to dominate decision-making. Efforts to advance social justice will therefore require that government and non-government agencies involved in community mobilisation also pay attention to changing men's attitudes, including their responsibilities towards their children's well-being.

Being explicit about tackling childhood poverty

Spill-over effects on women's and children's broader well-being are not accidental but rather are derived from deliberate efforts to provide information and foster awareness about citizenship rights and available public services. However, programmes such as Velugu and DWCRA's SGSY programme could do more to contribute to the alleviation of the multi-dimensionality of childhood poverty if they were to broaden their scope to consider issues of child protection (from exploitation and abuse) as well as participation (in community affairs that affect children's lives). Our findings suggest that issues of family and community violence are still shrouded in silence and that SHGs have not yet emerged as a forum in which to discuss these issues. Similarly, while some members had used participation in SHGs as a springboard for involvement in community politics, there was no mention of a spill-over impact on the importance of children's right to voice their views and to be heard. Taking lessons from, and perhaps establishing linkages with, the successful local youth parliaments in Karnataka state could be one possible solution here.

Ensuring expectations are in line with resource and capacity constraints

Expanding women's community involvement through the introduction of new watchdog and service delivery roles could be potentially beneficial to SHG members' social and political

¹⁹ Research from other contexts has found lower than expected uptake of such services. For example, poor communities in the UK have not taken up Surestart nursery places to the capacity provided, and in the former Soviet Union, even with free kindergarten places, only about one-third of children were attending pre-schools in countries like Kyrgyzstan and Tajikistan – because it was generally felt that they were better looked after at home (Rachel Marcus, 2006, personal correspondence).

empowerment. However, government officials and donors need to be mindful that the fulfilment of these new roles will be contingent on the provision of related capacity-building initiatives and also adequate resources. If not, advances in women's empowerment may be undermined due to under-delivery of these new responsibilities and/or over-burdening women's time to the detriment of their and their families' well-being. Internationally, we are now only too familiar with the toll that women's triple burden – juggling productive, reproductive and community labour – may have.

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Appendix

**Table 1: Composite Measures of Social Capital
by Household Location, Caste and Wealth Group
(SHG members only)**

		Urban	Rural	SC	ST	BC	OC	poor	Not So		Total
		N	N	N	N	N	N	N	Poor	Non Poor	N
1. Formal women's group		84	759	204	136	397	105	274	351	218	843
	%	11.11	33.57	34.99	33.75	28.56	16.41	29.53	34.31	20.47	27.95
	Community leaders	2	47	15	3	24	7	10	22	17	49
	%	2.38	6.23	7.35	2.21	6.09	6.73	3.65	6.34	7.8	5.84
	Politicians	0	14	4	0	8	2	2	7	5	14
	%	0	1.85	1.96	0	2.03	1.92	0.73	2.02	2.29	1.67
2. Support received from formal network	Government sources	1	45	14	4	25	3	10	26	10	46
	%	1.19	5.96	6.86	2.94	6.35	2.88	3.65	7.49	4.59	5.48
	Charities	0	42	16	1	22	3	17	20	5	42
	%	0	5.56	7.84	0.74	5.58	2.88	6.2	5.76	2.29	5.01
	Others	0	5	4	0	1	0	2	3	0	5
	%	0	0.66	1.96	0	0.25	0	0.73	0.86	0	0.6
	Family	52	532	142	72	288	81	183	245	156	584
	%	61.9	70.46	69.61	52.94	73.1	77.88	66.79	70.61	71.56	69.61
	Neighbours	31	420	101	47	240	63	150	199	102	451
	%	36.9	55.63	49.51	34.56	60.91	60.58	54.74	57.35	46.79	53.75
2. Support received from informal network	Friends (not neighbours)	4	146	41	12	75	22	41	77	32	150
	%	4.76	19.34	20.1	8.82	19.04	21.15	14.96	22.19	14.68	17.88
	Religious leaders	0	5	1	0	1	3	1	3	1	5
	%	0	0.66	0.49	0	0.25	2.88	0.36	0.86	0.46	0.6
	Joined together with others	37	336	92	82	155	44	125	158	90	373
	%	44.05	44.27	45.1	60.29	39.04	41.9	45.62	45.01	41.28	44.25
3. Citizenship	Talked with local authority	28	186	58	37	81	38	62	89	63	214
	%	33.33	24.51	28.43	27.21	20.4	36.19	22.63	25.36	28.9	25.39
	Majority of people trusted	80	737	194	133	386	103	266	339	212	817
	%	95.24	97.1	95.1	97.79	97.23	98.1	97.08	96.58	97.25	96.92
	Most people get along	76	736	195	133	384	99	267	341	204	812
	%	90.48	96.97	95.59	97.79	96.73	94.29	97.45	97.15	93.58	96.32
4. Cognitive	Feel part of community	81	739	199	133	387	100	269	344	207	820
	%	96.43	97.36	97.55	97.79	97.48	95.24	98.18	98.01	94.95	97.27
	People take advantage	34	311	92	58	149	46	122	148	75	345
	%	40.48	40.97	45.1	42.65	37.53	43.81	44.53	42.17	34.4	40.93

**Table 2 : Composite Measures of Social Capital
by Household Location, Caste and Wealth Group
(Non SHG Members)**

	Not So								Total N	
	Urban N	Rural N	SC N	ST N	BC N	OC N	poor N	Poor N		Non Poor N
1. Formal women's group	672	1,500	379	267	991	535	653	671	847	2,172
%	88.89	66.34	65.01	66.25	71.29	83.59	70.37	65.59	79.53	71.99
Community leaders	6	42	9	2	24	13	14	19	15	48
%	0.89	2.82	2.41	0.75	2.44	2.43	2.16	2.86	1.78	2.22
Politicians	5	18	6	3	9	5	7	6	10	23
%	0.75	1.21	1.6	1.12	0.91	0.94	1.08	0.9	1.18	1.07
2. Support received from formal network										
Government sources	11	51	15	16	24	7	20	20	22	62
%	1.64	3.43	4.01	5.99	2.44	1.31	3.08	3.01	2.6	2.87
Charities	1	27	13	2	12	1	8	13	7	28
%	0.15	1.81	3.48	0.75	1.22	0.19	1.23	1.96	0.83	1.3
Others	1	5	2	0	3	1	1	3	2	6
%	0.15	0.34	0.53	0	0.3	0.19	0.15	0.45	0.24	0.28
Family	415	1,042	248	165	673	371	456	469	531	1,456
%	61.85	70.03	66.31	61.8	68.39	69.48	70.26	70.63	62.84	67.47
Neighbours	245	746	186	99	480	226	336	351	304	991
%	36.51	50.13	49.73	37.08	48.78	42.32	51.77	52.86	35.98	45.92
2. Support received from informal network										
Friends (not neighbours)	82	219	61	25	151	64	68	120	113	301
%	12.22	14.72	16.31	9.36	15.35	11.99	10.48	18.07	13.37	13.95
Religious leaders	5	8	3	0	4	6	2	3	8	13
%	0.75	0.54	0.8	0	0.41	1.12	0.31	0.45	0.95	0.6
3. Citizenship										
Joined together with others	160	440	119	113	225	143	171	203	226	600
%	23.81	29.33	31.4	42.32	22.7	26.73	26.19	30.25	26.68	27.64
Talked with local authority	109	243	64	41	142	105	71	132	149	352
%	16.22	16.2	16.89	15.36	14.33	19.63	10.87	19.67	17.59	16.21
Majority of people trusted	626	1,422	357	253	934	504	624	637	786	2,047
%	93.29	94.8	94.2	94.76	94.25	94.38	95.56	94.93	92.91	94.33
4. Cognitive										
Most people get along	624	1,448	363	257	947	505	632	647	792	2,071
%	92.86	96.53	95.78	96.25	95.56	94.39	96.78	96.42	93.51	95.39
Feel part of community	640	1,449	362	260	957	510	631	644	813	2,088
%	95.24	96.6	95.51	97.38	96.57	95.33	96.63	95.98	95.99	96.18
People take advantage	311	632	179	109	410	245	264	309	370	943
%	46.28	42.13	47.23	40.82	41.37	45.79	40.43	46.05	43.68	43.44

