

Research Article

SHGs and Dynamics of Women Empowerment: A Reflection through *Power Relations* Framework

Md. Shahid Raza

Assistant Professor, Department of Social Work, Maulana Azad National Urdu University,
Hyderabad, Telangana, India

E-mail id: mdshahidraza@gmail.com

ABSTRACT

This article explores the dynamics of women empowerment through Self Help Groups (SHGs) using power relations framework. Women empowerment has been defined to constitute an aggregate of decision-making capacity; capacity building and skill development; and political and legal empowerment. The comparative empowerment of women SHG and non-SHG members on three dimensions of women empowerment, individually and collectively, has been examined through mean, standard deviation, percentage, quartile, independent sample *t*-test and chi-square analysis. The score values have been extensively analysed to see the relative and progressive empowerment of women through power relations framework. This framework is widely used to understand the dynamics of women empowerment.

Keywords: Power relations, SHGs, Women empowerment

INTRODUCTION

Empowerment is about change, choice and power. The concept of empowerment is not a new one. Reference to the term dates back to the 1960s, particularly in the Afro-American movement and in Paulo Freire's theory based on development of critical consciousness (Freire, 1971). Since 1985, popular women's movements in the Latin America and the Caribbean, as well as feminist movements, have seen the notion of empowerment as being tied, on the one hand, to the seizing of power, by emphasising mainly the improvement of self-esteem and self-confidence as well as the ability to chose what direction one's life should take, and on the

other, to the collective power to change gender relations in the economic, political, legal and socio-cultural spheres. Women's empowerment refers to women's capacity to increase self-reliance, their right to determine choices and their ability to influence the direction of change by gaining control over material and non-material resources (Moser, 1989). Keller and Mbwewe (1991) described women's empowerment as a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. Kabeer (1994, 1997, 1998) stressed that women's empowerment is the process to acquire the ability, which was denied to them, to make strategic life choices. Her emphasis was that the ability to exercise choice incorporates three interrelated dimensions, namely, resources, agency and achievements. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their strategic life choices that were denied to them (Kabeer, 2001). Kabeer's definition was especially attractive because it contains two elements that helped to distinguish empowerment from other closely related concepts: (1) the idea of process or change from a condition of disempowerment and (2) that of human agency and choice, which she qualified by saying that empowerment implies 'choices made from the vantage point of real alternatives' and without 'punishingly high costs' (Malhotra *et al.*, 2002).

Empowerment is an implicit, if not explicit, goal of a great number of microfinance institutions around the world. The Declaration of Micro-Credit Summit held at Washington DC in 1997 defined the micro-credit programmes as those 'extending small loans to poor people for self-employment projects that generate income, allowing them to care for themselves and their families' (Microcredit Summit, 1997, cited in Swanithan, 2007). "Microfinance goes well beyond savings and loans. Microfinance also means access to social security, health care, housing and even the more fundamental needs such as employment and education. ... Microfinance is a multi-faceted concept, with the facets fused together in a synergistic relationship engendering stability" (Crowell, 2003).

The SHGs gave women an identity, access to information, exposure to outside world and the power to negotiate (Devi Prasad and Vijayalakshmi, 2010). The focus of this study was to assess the degree of women empowerment in women SHG and non-SHG members. In order to explore, understand and explain the role of SHGs and dynamics in power negotiation, the power relation framework was adopted. Rowlands (1997), building on the works of Kabeer (1994), Nelson and Wright (1995) and Oxaal and Baden (1997), developed the *power relations* framework. Basing, elaborating and contextualising the Rowlands's power relation

framework, Mayoux (1998, 2000; emphasis added) argued that empowerment is a process of internal change (or **power within**), augmentation of capabilities (or **power to**) and collective mobilisation of women, and when possible men (or **power with**), for the purpose of questioning and changing the subordination connected with gender (or **power over**).

The objective of the study was to understand the dynamics of women empowerment and examine the association between women empowerment and SHG membership status. The specific objectives of the study were as follows:

1. To examine the socio-economic status (SES) of women SHG and non-SHG members.
2. To ascertain the decision-making capacity among women SHG and non-SHG members.
3. To study the capacity building and skill development of women SHG and non-SHG members.
4. To assess the political and legal empowerment of women SHG and non-SHG members.
5. To assess the degree of women empowerment in women SHG and non-SHG members.

The following hypotheses were proposed:

1. Level of women's empowerment is likely to be higher in women SHG members than in non-SHG members.
2. Decision-making power in the women SHG members is likely to be higher than in non-SHG members.
3. Women SHG members are more skilful with a higher capacity to develop, as compared with non-SHG members.
4. The political and legal empowerment in women SHG members is likely to be higher than in non-SHG members.

METHODOLOGY

This study focused on a comparative sample of women SHG and non-SHG members. It concentrated on Muslim women from similar socio-cultural context of a slum in Hyderabad. The research design of the study was descriptive, comparative and quantitative in nature. Hafiz Baba Nagar, a slum of Greater Hyderabad Municipal Corporation (GHMC), was randomly selected as the study locale. Hafiz Baba Nagar is a Muslim-concentrated slum cluster. A sample of 70 Muslim women representing equal number of SHG and non-SHG members was

taken. Thus, a sample of 35 each SHG and non-SHG women was taken using systematic random sampling. Further, it was ensured that only those SHG members who were engaged in micro-financing for more than 2 years were to be selected. The non-SHG members were randomly selected, ensuring that the household was not engaged with SHGs. Not more than one SHG or non-SHG respondent was selected from each household. The structured interview schedule was used as a tool for data collection. The data were analysed using quartile, percentage, mean, standard deviation and variance. The significance of mean scores was statistically tested by using independent-sample *t*-test. The bivariate association between SHG membership status and women empowerment was also examined using chi-square test.

The instrument for measuring women empowerment was conceived and operationalised. The instrument focused on three major dimensions of empowerment consisting of decision-making capacity; capacity building and skill development; and political and legal empowerment. Each dimension consisted of 10 items/questions (sub-dimensions) with four pre-coded responses, having a value range from 0 (no influence/capacity/level) to 3 (high/full/frequent influence, capacity and participation) on the Likert scale. Thus, in this study, a structured instrument for measuring women empowerment, consisting of total 30 items/questions, was conceived, designed and developed on the basis of review of literature and expert consultation. The reliability analysis of the instrument has a high value of 0.9091 on Alpha scale. Further, the reliability analysis scores (Alfa) of the individual dimensions were also encouraging, *viz.*, decision-making capacity (0.9791), capacity building and skill development (0.7902) and political and legal empowerment (0.8264).

Locale and Sample Profile

Hafiz Baba Nagar is one of the poorest slum areas located on the southern side of the Old City of Hyderabad. Most of the Muslim population in the Old City are artisans and semi-skilled or even unskilled workers (Rao and Thaha, 2012). One of the important semi-skilled works is bangle making, a trade which has given the Old City of Hyderabad worldwide recognition. Other important works carried out particularly by the girls and women, include zari, agarbatti, tie and dye work, pandan, leather and rexene work and a number of other handicrafts. Pande (2008), in her study of women and child labour in the Old City, reported that women did not want to go out and work as wage labours or domestic helpers since they considered both the occupations to be below their dignity. Mostly, they preferred to be housewives, taking in work at home. In the present study also, most of the women in the Hafiz Baba Nagar were found to be engaged in household-based

works, like zari, agarbatti, pandan and tie and dye work. It was from here that the sample of 70 Muslim women representing 35 SHG members and 35 non-SHG members was selected.

Age is an important indicator of the productive population in any society. The mean age score of the SHG members was 35.51 ± 10.27 years, and in the case of non-SHG members, it was 36.57 ± 10.50 years. Thus, the SHG and the non-SHG members have marginal mean age differentials and accordingly a high and better homogeneity and comparable potential.

Information was solicited in terms of total number of children, average family size and the household headship. The mean score of total number of children of the SHG members (3 ± 1.731) was found to be lower than that of the non-SHG members (4 ± 2.441). Overall, the mean family size score of the SHG members (5.8 ± 2.068) was also found to be lower than the non-SHG members (7.0 ± 2.765). It was found that only 3% of both SHG and non-SHG members had female-headed households. It is evident that though SHG members positively differ from the non-SHG members in family size and child parity, patriarchy stands out when it comes to household headship, an important signifier of the power locus and dynamics in the family.

The marital status is an important 'construct' determinant of the 'social position' of women in the Indian socio-cultural milieu. In terms of marital status, 83% of the SHG members were married. Further, the widow and divorced/deserted constituted 11.4 and 3%, respectively. In the case of non-SHG members, as much as 88.6% were married. The percentage of widows among the non-SHG members was 5.7%. The higher percentages of widows/divorced/deserted among the SHG members probably show that the SHGs were seen as a mechanism to survival and a source of strength to the women themselves and their families.

Socio-Economic Status

Kuppuswamy's SES scale has been used as an important aid to measure the SES of the families in urban communities. The original 1976 version has been updated by Mishra and Singh (2003), Kumar *et al.* (2007) and Kumar *et al.* (2012). There is a huge demand from the researchers for the updated version of this scale because changes in inflation rate change the monetary values of the monthly income range scores. The latest update has been done by Kumar *et al.* (2012) using the latest consumer price index numbers. This updated Kuppuswamy's scale was used in this study to collect the SES details of the respondents. The five socio-economic classes have been identified on the basis of score values of the SES, *viz.*, Upper (I), Upper Middle (II), Lower Middle (III), Upper Lower (IV) and Lower (V) (Table 1).

Table 1: Kuppuswamy's socio-economic classification

Total score	Socio-economic class	
26-29		Upper (I)
16-25	Middle	Upper Middle (II)
11-15		Lower Middle (III)
5-10	Lower	Upper Lower (IV)
<5		Lower (V)

Source: Kumar *et al.*, 2012.

The data on SES of the respondents show that almost all the respondents figured in the low and middle SES (Table 2). Among the SHG members, as much as 23 and 60% were in the low and middle SES categories, respectively. In the case of non-SHG members, 37 and 48.6% figured in the low and middle SES categories, respectively. The SES score range for the SHG members was from 6 to 26 and for the non-SHG members, it was from 5 to 24. The mean SES score for the SHG respondents was 12.05 ± 4.242 and for the non-SHG members it was 11.11 ± 4.632 . This meant that, in terms of SES, both the SHG and the non-SHG members were in the middle category in general and more specifically in the lower middle class, i.e. category III of Kuppuswamy's socio-economic class. Hence, both the SHG and the non-SHG members represent the similar SES.

Table 2: SES of the sample

SES	SHG members (N=35)		Non-SHG members (N=35)	
	Frequency	Percentage	Frequency	Percentage
Low (Up to 8)	8	22.9	13	37.1
Middle (9 to 15)	21	60.0	17	48.6
High (15+)	6	17.1	5	14.3
Total	35	100.0	35	100.0

Statistics	SHG members (N=35)	Non-SHG members (N=35)
Mean	12.0571	11.1143
Standard deviation	4.24224	4.63219
Variance	17.99664	21.45714
Range	20.00	19.00
Minimum	6.00	5.00
Maximum	26.00	24.00
Q1	9.0000	7.0000
Q2	11.0000	10.0000
Q3	15.0000	14.0000

Measurement of Women Empowerment

The women empowerment (WE) in this study has been taken as an aggregate of the decision-making capacity (DMC), capacity building and women empowerment (CBSD) and political and legal empowerment (PLE), i.e. $WE = (DMC+CBSD+PLE)/3$. The dynamics of women empowerment has also been intensively analysed on each of the dimension of women empowerment.

Decision-Making Capacity

The decision-making capacity dimension of the instrument used for measuring the empowerment of women had the possible minima-maxima score range from 0 to 30. The score range obtained for both the SHG and the non-SHG members was 18 to 30 and 9 to 30, respectively (Table 3).

The decision-making capacity scores of the SHG and the non-SHG members were grouped into low, middle and high on the basis of the values of first and third quartiles. It reflects that 57.1% of the SHG members had middle level of decision-making capacity, while 42.9% of the SHG members had low level of decision-making capacity. In the case of the non-SHG members, 60% had middle level of decision-making capacity, while 40% had low level of decision-making capacity. At the high level of decision-making capacity for the third quartile, in both the cases of SHG and non-SHG members, the scores have been 0.0%.

Table 3: Summary score for measurement of decision-making capacity

Decision-making capacity	SHG members (N=35)		Non-SHG members (N=35)	
	Frequency	Percentage	Frequency	Percentage
Low	15	42.9	14	40.0
Middle	20	57.1	21	60.0
High	00	0.00	00	0.00
Total	35	100.0	35	100.0

Statistics	SHG members (N=35)	Non-SHG members (N=35)
Mean	24.7143	23.7714
Standard deviation	4.82379	6.47205
Variance	23.26891	41.88739
Range	12.00	21.00
Minimum	18.00	9.00
Maximum	30.00	30.00
Q1	20.0000	20.0000
Q2	25.0000	22.0000
Q3	30.0000	30.0000

Thus, the total sample was almost equally split into low (41.4%) and middle (58.6%) levels of decision-making capacity. The significance of the relationship between the decision-making capacity scores of the SHG and the non-SHG members needs to be tested. The group mean score value of the decision-making capacity of the SHG members came up to 24.76 (SD=4.82), while that of non-SHG members was 23.77 (SD= 6.47). Table 4 shows that the relationship between the SHG membership status (independent variable) and the decision-making capacity (dependent variable) is statistically insignificant ($t = 0.691$, $P= 0.492$).

Thus, the SHG members had a statistically insignificant higher mean score on decision-making capacity (24.76 ± 4.82) than the non-SHG members (23.77 ± 6.47 ; $t=0.691$; $P=0.492$). Hence, the hypothesis, 'the decision-making power in the SHG members is likely to be higher than in the non-SHG members', is rejected.

Table 4: Decision-making capacity score

Empowerment dimension	SHG membership Status	N	Mean	Standard deviation	t-test	df	Significance (2-tailed)
Decision-making capacity	Yes	35	24.7143	4.82379	0.691	68	0.492
	No	35	23.7714	6.47205			

Capacity Building and Skill Development

The impact of SHGs on the capabilities of women has been measured on the basis of capacity building and skill development instrument, consisting of 10 variables, as discussed above. The composite weight of all the variables was taken to measure the capacity building and skill development. The possible score range of the instrument was from 0 to 30. The score range secured by the SHG members was from 15 to 30, and in case of the non-SHG members, it was 6 to 24 (Table 5). The scores of the SHG and the non-SHG members were divided into three groups of low, middle and high on the basis of the values of first and third quartiles. The majority of the SHG members were in the middle (71.4%) and high (28.6%) levels of capacity building and skill development. However, in the case of the non-SHG members, the majority were in the low (48.6%) and middle (48.6%) levels.

The SHG members have higher mean score (21.22 ± 3.12) than the non-SHG members (14.65 ± 4.26), with a mean difference of more than six points. The significance of this relationship between the SHG membership status and the capacity building and skill development was tested by using independent sample t -test. It indicated that the relationship between the SHG membership status

SHGs and Dynamics of Women Empowerment: A Reflection through
Power Relations Framework

Table 5: Summary of the score for the measurement of capacity building and skill development

Capacity building and skill development	SHG members (N=35)		Non-SHG members (N=35)	
	Frequency	Percentage	Frequency	Percentage
Low	00	0.0	17	48.6
Middle	25	71.4	17	48.6
High	10	28.6	1	2.9
Total	35	100.0	35	100.0

Statistics	SHG members (N=35)	Non-SHG members (N=35)
Mean	21.2286	14.6571
Standard deviation	3.12566	4.26989
Variance	9.76975	18.23193
Range	15.00	18.00
Minimum	15.00	6.00
Maximum	30.00	24.00
Q1	20.0000	13.0000
Q2	21.0000	15.0000
Q3	22.0000	18.0000

(independent variable) and the capacity building and skill development (dependent variable) was found to be statistically significant ($t=7.347$, $P=0.000$; Table 6).

Thus, the SHG members have a statistically significant higher mean score on capacity building and skill development than the non-SHG members ($t= 7.34$; $P=0.000$). Hence, the hypothesis, ‘women SHG members have higher capacity building and skill development than the non-SHG members’, is accepted.

Table 6: Capacity building and skill development scores (*t*-test)

Empowerment dimension	SHG membership Status	N	Mean	Standard deviation	<i>t</i> -test	df	Significance (2-tailed)
Capacity building and skill development	Yes	35	21.2286	3.12566	7.347	68	0.000
	No	35	14.6571	4.26989			

Political and Legal Empowerment

The political and legal empowerment dimension of the instrument was developed based on the mean summative score values of 10 individual variables. This

instrument has the possible score range from 0 to 30. The score range obtained for the SHG members was from 21 to 30 and for the non-SHG members was from 13 to 25 (Table 7). The level of empowerment was grouped into low, middle and high on the basis of quartile values. The majority of the SHG members were in the middle level of empowerment (71.4%) and only 20.0% had low level of political and legal empowerment. However, in case of non-SHG members, the majority were in low (48.6%) and middle (45.7%) levels of political and legal empowerment. Only a small percentage of the SHG members (8.6%) and the non-SHG members (5.7%) have scored more than the value of the third quartile.

Table 7: Summary of score for the measurement of political and legal empowerment

Political and legal empowerment	SHG members (N=35)		Non-SHG members (N=35)	
	Frequency	Percentage	Frequency	Percentage
Low	7	20.0	17	48.6
Middle	25	71.4	16	45.7
High	3	8.6	2	5.7
Total	35	100.0	35	100.0

Statistics	SHG members (N=35)	Non-SHG members (N=35)
Mean	23.6857	21.5429
Standard deviation	2.04035	3.15616
Variance	4.16303	9.96134
Range	9.00	12.00
Minimum	21.00	13.00
Maximum	30.00	25.00
Q1	23.0000	20.0000
Q2	24.0000	23.0000
Q3	24.0000	24.0000

The significance of the relationship between the SHG membership status and the political and legal empowerment of women was tested using the independent sample *t*-test. Table 8 provides that the SHG members have a statistically significant higher mean score on political and legal empowerment (23.68±2.04) than the non-SHG members (21.54±3.15; $t = 3.373$, $P = 0.001$). Therefore, the hypothesis, 'the political and legal empowerment in women SHG members is likely to be higher than the non-SHG members', is accepted.

SHGs and Dynamics of Women Empowerment: A Reflection through
Power Relations Framework

Table 8: Political and legal empowerment score

Empowerment dimension	SHG membership Status	N	Mean	Standard deviation	t-test	df	Significance (2-tailed)
Political and legal empowerment scores	Yes	35	23.6857	2.04035	3.373	68	0.001
	No	35	21.5429	3.15616			

Women Empowerment and SHGs

The impact of SHGs on women empowerment has been measured as the summative scores of the three dimensions of women empowerment discussed above, namely, decision-making capacity; capacity building and skill development; and political and legal empowerment. The composite weight of all the dimensions was taken to measure women empowerment. The possible score range of the instrument was from 0 to 90. The score range secured by the SHG members was from 56 to 90, and in case of non-SHG members, it was 30 to 78 (Table 9). The scores of the SHG and the non-SHG members were divided into three groups of low, middle and high on the basis of the values of first and third quartiles. The majority of the SHG members were in the middle (57.1%) and high (37.1%) levels of women empowerment. However, in the case of non-SHG members, the majority were in the low (45.7%) and middle (48.6%) levels.

Table 9: Summary of score for the measurement of women empowerment

Women empowerment	SHG members (N=35)		Non-SHG members (N=35)	
	Frequency	Percentage	Frequency	Percentage
Low	2	5.7	16	45.7
Middle	20	57.1	17	48.6
High	13	37.1	2	5.7
Total	35	100.0	35	100.0

Statistics	SHG members (N=35)	Non-SHG members (N=35)
Mean	69.6286	59.9714
Standard deviation	8.04431	10.39368
Variance	64.71092	108.02857
Range	34.00	48.00
Minimum	56.00	30.00
Maximum	90.00	78.00
Q1	63.0000	54.0000
Q2	71.0000	62.0000
Q3	74.0000	67.0000

Thus, the SHG members have higher mean score of women empowerment (69.62 ± 8.04) than the non-SHG members (59.97 ± 10.39), with a mean difference of approximately 10 points. The significance of this relationship between SHG membership status and women empowerment was tested by using independent sample *t*-test. It indicated that the relationship between the SHG membership status (independent variable) and women empowerment (dependent variable) was found to be statistically significant ($t=4.34$, $P=0.000$; Table 10).

Table 10: Women empowerment and SHGs

	SHG membership Status	N	Mean	Standard deviation	t-test	df	Significance (2-tailed)
Women empowerment	Yes	35	69.6286	8.04431	4.347	68	0.000
	No	35	59.9714	10.39368			

Hence, the hypothesis, 'the level of women's empowerment is likely to be higher in women SHG members than in non-SHG members', is accepted.

DISCUSSION

Power relations framework is an important tool to study the dynamics of women empowerment. In this study, decision-making capacity; capacity building and skill development; and political and legal empowerment dimensions were examined individually and collectively to understand women empowerment. The results showed that mean scores of the decision-making capacity of the SHG members and non-members were on the higher side, but the relationship between decision-making capacity and SHG membership status was insignificant. This reflected that, in terms of power relations framework, the process of internal change was high as mean score was high, which meant a high level of degree in the *power within* aspect of power relations in both the SHG members and non-members. The results of test of difference showed that SHG membership status had no significance in terms of the decision-making capacity of an individual. Capacity building and skill development was another dimension of women empowerment in this study. The mean score of this dimension was high for SHG members than the non-SHG members and test of difference was also significant. This result reflected that the SHG members have high augmentation of capacities than the non-SHG members. This meant that the SHG members have high degree of the *power to* aspect than the non-SHG members. High augmentation of capabilities and skills ultimately lead to internal change of individual, which is reflected in the *power within* aspect. With high capacity building and skill development, the

SHG members have values in terms of *power to* and *power within* aspects of women empowerment. Similarly, the third dimension, i.e. political and legal empowerment, was also analysed in this study. The results showed that mean score value of the political and legal empowerment of SHG members and non-members on the higher side and the relationship between political and legal empowerment and SHG membership status were also significant. The higher mean score and significant test of difference show that there was an increase in the collective mobilisation capacity, which meant the high degree of *power with* aspect. High level of political legal empowerment brought the internal change; augmentation of capabilities; and the collective mobilisation of individual, which together meant that SHG women have high degree of *power within*, *power to* and *power with* aspects. In this study, woman empowerment included the composite effect of the decision-making capacity, capacity building and skill development and political and legal empowerment of an individual. The result of composite mean score of women empowerment has high scores for both SHG members and non-members, and the test of difference also showed that the relationship between women empowerment and the SHG membership status was significant. Further, the test of association (chi square) reflected that there was a significant bivariate association between women empowerment and SHG membership status, and the relation was also substantial ($\chi^2=19.19$, $P=0.000$, $C=0.464$).

CONCLUSION

It could be concluded that the SHG membership status has a significant contribution in women empowerment. The impact of SHG membership was found to be significantly and substantially associated with capacity building and skill development and political and legal empowerment of women. Only in case of decision-making capacity, the impact of SHG membership status was insignificant, but here also the mean score values for both SHG and non SHG members were very high, probably due to women urban exposure and their struggle to negotiate life circumstances in urban slums. The score aggregate shows that nine of the ten SHG members were in middle and high levels of women empowerment, while only half of the non-SHG members figured at these empowerment levels. This reflected the comparatively higher degree of empowerment among women SHG than non-SHG members. The study also provided interesting observation in terms of power relations framework, from the process of internal change (*power within*) to collective mobilisation (*power with*), via augmentation of capabilities (*power to*). This meant that it started from decision-making capacity to political and legal empowerment, through capacity building and skill development. It also reflected that the degree and quantum of empowerment changes progressively as one moves along the gradient of power relation framework, that is, questioning for self (*power*

within) to questioning for others (*power with*). It is clear that the process of empowerment started with internal change in terms of decision-making capacity (*power within*) and moved to the collective mobilisation, reflecting political and legal empowerment (*power with*) through augmentation of capabilities in terms capacity building and skill development (*power to*). This limited sample research provides the pathway to think about the degree of women empowerment along the power relations framework. It has reflected only on three aspects of power relation framework, viz., *power within*, *power to* and *power with*, but still there is a need to investigate the role of SHGs in the empowerment of women, whereby they question the very structure of oppressive patriarchal society (*power over*). Thus, there is a need to investigate the *power over* aspect in the association between SHG membership status and women empowerment. It also implies that prospective trainings and related interventions with SHGs should also focus on structural gender inequality.

REFERENCES

- Crowell DW (2003).** *The SEWA movement and rural development*. New Delhi: Sage Publications, pp. 111.
- Devi Prasad B and Vijayalakshmi B (2010).** SHGs: emerging spaces for social work practice (Editorial). Part-1. Special issue. *Indian Journal of Social Work*, Vol. 71, No. 1, pp. 1-6.
- Freire P (1971).** *Education for critical consciousness*. New Delhi: Penguin.
- Kabeer N (1994).** *Reversed realities: gender hierarchies in development thought*. London: Verso.
- Kabeer N (1997).** Women, wages and intra-household power relations in urban Bangladesh. *Development and Change*, Vol. 28, pp. 261-302.
- Kabeer N (1998).** *Money can't buy me ... love? Re-evaluating gender, credit and empowerment in rural Bangladesh*. IDS Discussion Papers No 363. Sussex: Institute of Development Studies, University of Sussex.
- Kabeer N (2001).** Conflicts over credit: re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World Development*, Vol. 29, No. 1, pp. 63-84.
- Keller B and Mbwewe DC (1991).** Policy and planning for the empowerment of Zambia's women farmers. *Canadian Journal of Development Studies*, Vol. 12, No. 1, pp. 75-88.
- Kumar N, Gupta N and Kishore J (2012).** Kuppuswamy's socioeconomic scale-updating income ranges for the year 2012. *Indian Journal of Public Health*, Vol. 56, No. 1, pp. 103-104.
- Kumar N, Shekhar C, Kumar P and Kundu AS (2007).** Kuppuswamy's socioeconomic status scale-Updating for 2007. *Indian Journal of Pediatrics*, Vol. 74, pp. 1131-1132.
- Malhotra A, Schuler SR and Boender C (2002).** *Measuring women's empowerment as a variable in international development. Background paper for World Bank workshop on poverty and gender: new perspectives*. Washington DC: World Bank, pp. 6.
- Mayoux L (1998).** Participatory learning for women's empowerment in microfinance programmes: negotiating complexity, conflict, and change. *IDS Bulletin*, Vol. 29, No. 4, pp. 39-50.
- Mayoux L (2000).** *Microfinance and the empowerment of women: a review of the key issues*. Social Finance Unit Working Paper No. 23. Geneva: ILO.

SHGs and Dynamics of Women Empowerment: A Reflection through
Power Relations Framework

- Microcredit Summit (1997).** *Declaration and plan of action*, www.microcredit.org/declaration.htm (Retrieved 20 February 2008).
- Mishra D and Singh HP (2003).** Kuppuswamy's socioeconomic status scale-A revision. *Indian Journal of Pediatrics*, Vol. 70, pp. 273-274.
- Moser CON (1989).** Gender planning in the third world: meeting practical and strategic needs. *World Development*, Vol. 17, No. 11, pp. 1799-1825.
- Nelson N and Wright S, eds (1995).** *Power and participatory development theory and practice*. London: Intermediate Technology Publications.
- Oxaal Z and Baden S (1997).** *Gender and empowerment: definitions, approaches and implications for policy*. BRIDGE, Briefing prepared for the Swedish International Development Cooperation Agency (SIDA), Report No. 40. Stockholm: SIDA.
- Pande R (2008).** Women and children workers in the Old City of Hyderabad. *Intersections: Gender and Sexuality in Asia and the Pacific*, Issue 17 (<http://intersections.anu.edu.au/issue17/pande.htm> Retrieved 16 March 2012).
- Rao NA and Thaha SA (2012).** Muslims of Hyderabad-land locked in the walled city. In: Gayer L and Jeffrelot C, eds. *Muslims in Indian cities-trajectories of marginalisation*. New Delhi: HarperCollins, pp. 189-211.
- Rowlands J (1997).** *Questioning empowerment: working with women in Honduras*. Oxford: Oxfam.
- Swanithan M (2007).** Micro-credit alternative? *Economic and Political Weekly*, Vol. 48, No. 13, pp. 1171-1175.