MYRADA

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Our Gender History and the Steps Forward

Debate on Myrada's gender strategy over the past 20 years became more focused during 2007 and 2008 in various fora of Myrada before the issues emerged in this paper. More immediately this paper follows up from the decisions taken at the meeting of senior management held in Sept. 2008 where it was agreed that Myrada's strategy had been too diverse and in the process could not be easily assessed. It was then decided to focus on three issues i) domestic violence; ii) the age of marriage and iii) female foeticide. Since then the project staff have focused on these issues. One of the outputs has been two training manuals covering topics related to the rights of women, the girl child and female foetus. Attached to this paper are two Training Manuals (in draft form and in Kannada) concerning these and other gender related issues. They have been produced by the Huthur Project Team led by Bellegowda and Rajachar. I congratulate them for doing so. Please use these manuals - add and adapt - and translate them into Tamil and Telugu. Another major effort at bringing out a Training Manual was undertaken by the head office team led by Ms. Lathamala. This is being done in collaboration with the Women and Child Development Department. . Note that these Manuals are meant not only for our people but also for the staff of Myrada who need to be sensitised on these important issues and to realise the unintended effects of not being adequately proactive.

It may be useful to record that though there have been gaps in the implementation of our gender strategy, and though the focus may have not been as evident as required, Myrada did have an underlying concern throughout the past 20 years as will be seen from the information given below. During the 90s however, it did not emerge as explicitly as required for effective implementation. The focus was on the girl child; this had a gender dimension; a major program with the devadasis and later with the sex workers did address several issues related to gender. The SAGs, mainly of poor women, continued to function throughout .The dynamics of their meetings generated confidence and skills to initiate change in several areas but our lack of a proactive approach did not bring to the surface in the SAGs several gender related issues We gradually realised that we had to place them squarely on the table. Here our initiatives were inadequate or partial. One of the reasons was that our own staff did not feel strongly about some of these issues; another reason is that there was disagreement about the impact this proactive approach would have on women who had to cope with the backlash in the home. We did bring in several gender experts, but they produced a lot of theory and focused on what we did not do rather than on helping us to introduce gender concerns into the DNA of the organisation and to develop a strategy to fill the gaps and open those areas, which were not addressed adequately.

Our approach to gender issues was incorporated in our over-all strategy because Myrada's approach to any problem has been holistic. Why? Because we realised that a problem hardly ever stands alone. Hence the solution or strategy to overcome it has to be broad based. Secondly any initiative for change has not been led by Myrada without first investing in building people's capacity to take the lead and to sustain it. Social change occurs through sustained efforts over a medium to long-term period and Therefore the pace and progress of not as a result of a single intervention. implementation of Myrada's strategy to overcome a problem, has been in step with the people who suffer from this problem and who decide on the pace and degree of intervention to overcome it. Experience showed us that to go ahead of people's capacities to sustain change often results in no solution or worse in making the people who suffer more vulnerable. Activism driven and led by NGO staff often focus on a single issue; it makes for good publicity especially in the cities, and to this extent it is useful; but seldom does it result in long term and sustainable solutions; sustained action led by people is required.

An example will help to clarify this approach. In the mid 80s we realised that dependence on capital to meet essential needs resulted in labour bondage, land mortgage (and usually permanent loss) and the inability to build capital, since interest rates were so high that the remaining money was inadequate to meet basic needs leave alone to build capital for investment. Did we attack the moneylenders – a direct activist approach? No we did not. Did we provide grants to the poor- a welfare approach? No. Did we start with identifying their needs? No. This would have confirmed their dependency on us and closed our eyes to their strengths on which we could build.

We looked around for peoples strengths - identified them in the relationships of affinity that existed in traditional society and in their willingness to save (to make sacrificial savings) provided the poor people were convinced that their savings were safe and accessible when they needed them. The SAGs were born in 1984-85. On our request, NABARD supported Myrada's pilot in 1987 with a Rs 1 million grant. We went to NABARD because we realised that NABARD could change policy – Myrada could not. Myrada lobbied and supplied backup data of SAG performance with the objective of getting RBI to change policy in the following areas: i) to allow Banks to lend to unregistered groups; ii) to lend to the group and allow the group to decide on the individual members loans and iii) to lend without physical collateral. The RBI and NABARD put these policies in place and followed them through seriously over several years. The SHG-Bank Linkage program began in 1992 and Government of India started the SGSY in 2000. Today there are 4.1 million SAGs of which 3.2 million are in the SHG Bank Linkage Program (without subsidy) and the others in the SGSY scheme of the Ministry of RD (with a subsidy). Are all the SAGs good? Of course not. This is why Myrada changed the name of the groups formed on the basis of affinity and given the necessary training from SHGs to SAGs (Self help affinity groups).

The SAG movement and the development of policies to support it provided us with a strategy, which we adopted in all our other interventions for change. It also brought us face to face with gender issues. In the beginning we formed both Men's and Women's SHGs. We soon realised that men tend to spend increase in incomes on themselves (better clothes, shift from local brew to "foreign liquor", etc);

this promoted us to focus on starting women's groups. In the beginning men objected to women attending meetings. In some project areas- Talavadi for instance- they even came into the meeting room and dragged them out by their hair. In Dharmapuri men threw stones on the zinc sheet roofs of the meeting hall and even set fire to hay, which was stored on the roof. We did not register a case with the police, because the people decided that it was useless to do so. This was the weakness in our strategy related to gender. While the financial institutions responded proactively in the SAG strategy, the law and order apparatus did not and Myrada could not influence it as it did in the case of the financial institutions. It took some time for the men to realise that women were bringing in money and hence meetings were "useful". Even then there were cases (and they continue even today in new project areas) were men would quietly eavesdrop outside the meeting door. The SAGs responded by chasing them way and persuading their wives in the group not to permit their husbands to repeat this behaviour. We realised that the poor women in the rural areas had absolutely no confidence in the official law and order apparatus to redress any of their problems much less those related to violence or oppression. Hence if these problems were to be addressed they had to be done in a holistic manner with the women taking the lead.

What is gender in Myrada's perception? It is about empowering women and their institutions to foster a process of exposing oppressive power in existing gender relations in order to challenge them at their pace and build more supportive relations at home and in society.

As mentioned earlier, the SAGs did bring several gender related issues to the fore. The women themselves took the lead to address these issues; they were not major ones like domestic violence and dowry harassment, which attract the media, but they were significant as a first step, which they decided that they could take with success. For example.

The SAG Leverage Study, conducted by Mr.Hemachandran from PLAN International during March – September 2000- records several instances of how women in SAGs took initiatives which traditionally they would hesitate to consider. One example will have to suffice: Quote

Huchamma Women's SAG, MYRADA Kollegal Hill Area Development Project "Myrada staff gave the initial orientation on SAGs to the women in the village. Three women from the village – Kausalamma, Bhagyamma and Puttamma took the initiative and visited each house to convince and provide motivation to form the SAG. The SAG was started on March 15, 1995 with a total of 27 members. Later, 7 members left the SAG (3 members left the village and the other 4 left due to a lack of interest).

Initial Hurdles: During the initial six months, the SAG faced several problems. Some men from SAG households gave good encouragement and support, while in other households, the men objected and created problems for women SAG members. Rich people also created problems and tried to discourage the poor from forming SAGs. As a result, the SAG could not function effectively for about 6 months.

However, some of the women persisted and along with other supportive men, pursued and convinced other men. Many times, they used to leave their homes individually, without combing their hair or dressing properly to undergo training and for group meetings. so that their husbands would not question them, They would meet outside the village where they dressed properly and went for the training centre or for meetings. **Unquote**

Gender and Livelihoods: During this period, namely the late eighties and nineties – Myrada focused on livelihoods; but we also realised that as a result of women taking up more income generating activities because of their access to credit, they were also working more than before. In 1988 we had several meetings to discuss this issues relate to "Gender and Livelihoods". We came out with a RMS paper entitled "Women in Development" in Sept 1988, which documented our concerns and our approach at that time. We also found out that as a result of the dynamics of the SAG meetings, women were acquiring the confidence to speak to men, the skills to negotiate and the willingness to take a stand with the support of the group. Their access to resources was also partly responsible for giving them this "power". During this time senior management staff I Myrada did prod field staff to go further. One issue related to house rights. This was taken up in Dharmapuri. At first we lobbied for registering the house Myrada provided in the women's name. When this was objected to by the husband, we settled for joint names of husband and wife. Several houses were registered jointly, but it was not carried forward when some cases of harassment were reported because of this joint ownership. Some women were reported to have said that they preferred to live peacefully than to live in tension due to claiming their rights to the house. Unfortunately we did not pursue this issue further; the SAGs also chose to let it rest.

However, we could sense that SAG members were showing signs of standing up on issues where they felt that they could succeed without causing too much tension. In the late 1990s we were involved in a major study led by a team from the Centre for Advanced Training in Agricultural and Rural develop (CATAD) attached to the University of Humboldt, Germany and supported by one of our long standing donor partners German Agro Action. The CATAD study covered 64 women's groups in Holalkere project. One major part of the study was devoted to gender issues. Three indicators were selected. The study admits that all three indicators have limitations, but the findings from each indicator tend to support one another. The following are extracts:

Indicator 1. Changes in Gender Relations in the home:

The study attempted to assess whether membership in an SAG of poor women has an impact on gender relations in the home between husband and wife. Three areas of decision-making in the family were analysed:

- 1. Decisions on the purpose of loans
- 2. Decisions on the adoption of household infrastructure
- 3. Decisions on the household purchases.

Three categories of SAGs were studied: 1)less than one year ii) 1 to 3 years and iii) over 5 years.

The following are the results of the CATAD study: (Pages 117, 118)

Quote

Table 12.8 Decisions regarding purpose of loans by members of 64 groups in Holalkere project

Age of groups	≤1 year	= 3 years	≥5 years
The decision is dominated by the husband	30%	13%	12%
The decision is made jointly	51%	53%	42%
The decision is dominated by the wife	19%	34%	46%

Table 12.9 Decisions regarding adoption of household infrastructure by members of 64 groups in Holalkere project

Age of groups	≤1 year	= 3 years	≥5 years
The decision is dominated by the husband	36%	4%	7%
The decision is made jointly	48%	58%	41%
The decision is dominated by the wife	16%	39%	52%

Table 12.10 Decisions regarding household purchases by members of 64 groups in Holalkere project

Age of groups	≤1 year	= 3 years	≥5 years
The decision is dominated by the husband	26%	17%	14%
The decision is made jointly	55%	35%	58%
The decision is dominated by the wife	19%	48%	28%

Unquote

In general, the number of decisions made exclusively by the husband decreases significantly over the years. The highest shift from husband's decision making to wife's decision making is seen in the issues related to household infrastructure. This kind of change is least noted in decisions related to household purchases.

What emerges from discussions with families is that a joint decision in issues related to the household is most acceptable; disagreement can be managed in a way that relationships are strengthened without leading to conflict." **Unquote.** Some of our staff critiqued this approach as one of compromise, but others pointed out that it was the women who had decided what they could manage.

Indicator 2: Impact on village life.

The study also attempted to assess the impact of women's groups on village life. This is an indicator of the degree of empowerment of these groups of poor women who would have never dared to attempt change in the village.

This indicator must be viewed in the context of the status of members of the group in society, before the group was formed. These affinity groups are formed of the poor, marginalised and generally lower castes. For them to have influence in the village, to act and to be accepted as 'agents of change' is not viewed as a "traditional" role. In fact, any such initiative on their part would be viewed normally as a sign of "arrogance". If therefore, the group has gained respect because of it's functioning both as an institution and of the social roles that it has performed, it further supports the position that an institution that functions well, is a powerful instrument of 'empowerment'.

The findings of the study are as follows:

Quote"

- 1. The percentage of women's groups who have been approached at least once by other groups in the village to help solve socially related problems:
 - Data indicates that in the first year 25% of Groups were approached to resolve social problems (like sanitation, drinking water, closing liquor shops) in the third and fifth years 50% of the groups were approached to perform this social role.
- 2. The percentage of women's groups in charge of maintaining at least two village infrastructure assets.
 - Data indicates that in the first year 30% of groups are involved, in the third year 65% and in the fifth year 90% are involved in maintaining at least two village infrastructure assets.
- 3. The percentage of women's groups having elected members to at least two local bodies.
 - Data indicates that the percentage of groups with members in elected bodies was 10% in the first year, 25% in the third and 55% in the fifth year.

Unquote

However there was still a reluctance to tackle issues related to land/house rights, domestic violence (which decreased but still existed) and the age of marriage

Indicator 3. Members of SAGs elected to Panchayat Raj Institutions in 2000

Quote: An indicator of the 'empowerment' of the poor women is whether affinity group members get elected to the 'Gram Panchayat'. If the members selected by the group win the elections and get elected to the Panchayat, it indicates that the group has grown in confidence and has also empowered these individuals. Further, it indicates that the whole village has begun to respect the group as an institution, and

will support the candidates it puts up. Several of those interviewed in the village after the elections indicated that they had voted for the group member because she/he was a member of a group which was functioning well and which they respected. This was the case in previous elections, as well as in the latest round of elections that were held early in the year 2000.

Table 12.7. Number Of Members Contesting Elections And Elected

	Total	Male	Female
Challakere			
Members contesting	33	10	23
Members elected	25	7	18
Kamasamudram			
Members contesting	15	7	8
Members elected	5	2	3

It could be asked whether members would have contested, if they were not members of the groups. The only tangible evidence that they would not have contested had they not had the group experience is that all of them emphasised that they would not have ventured to stand for elections if they were not members of groups; in fact, they pointed out, they had not even thought of this possibility before they joined the group. During the group meetings, however, the members realised that they should have some of their members represented in the Gram Panchayat to lobby for their interests. This issue was also discussed in the meeting of the Federations. It was only after this process, that the groups selected the candidates and promised their support. All the candidates interviewed individually by Myrada staff clearly stated that they gained the confidence to contest because of their experience in the management of group affairs and because they were supported by the members. **Unquote**

An independent study conducted by a group of IRMA (Institute of Rural Management, Anand) students in MYRADA's Talavadi Project showed that better off families (mainly of upper castes) in the village, had begun to respect the Self-help Affinity Groups, because they had helped their members to grow in terms of increased incomes and livelihood sources, as well as in their concern for the welfare of each other and of the village. The groups had taken the lead to mobilise the entire village, to undertake several programmes like sanitation, and to ensure that cleanliness was maintained.

Another study called the Social Intermediation Study which covered seven SAGs in MYRADA's Challakere Project was conducted by a group of three outside consultants commissioned by The Canadian International Development Agency (CIDA) and the Aga Khan Foundation (Canada). This study also records several case stories of changes from traditional women's roles. Four case stories are given below:

SAG women's involvement in public life

1. In the Local Government and Financial institutions

SAG member's interaction with the 'Gram Panchayat' had increased after joining the group for two reasons: Firstly, many SAGs were co-ordinating and implementing infrastructural programmes in the community, which were funded by the Gram Panchayat. This increased the interaction of SAG members with the Panchayat. Secondly, a larger number of women (in their capacity as representatives of the federation) were attending Grama Sabha meetings than before. This increase in the number of women attending the meeting may be attributed to both the confidence derived from having a reputed institutional backing and an increase in confidence to interact in 'formal' settings. (Social Intermediation Study – Page 23)

Many non-members mentioned that, seeing poor women going to banks and attending meetings was unheard of before SAGs were formed. It was also unusual to see women attend and participate in Grama Sabha meetings. The Social Intermediation Study' pg. 27 of Draft)

Case Study – 2 (Challakere Project)

3. In Lowering the Price of Kerosene in Nayakanahalli

Nayakanahatti is a large village with 1600 households and a semi-urban ambience. Many families living in this village have migrated to Nayakanahatti from other villages in search of work in neighbouring arecanut plantations or to set up small stalls during the many fairs, which are held in this temple town.

Nayakanahatti has a total of 20 SAGs with around 400 members, which means that one in four households in the village has a family member who is a member of an SAG. All 20 SAGs are organised into an *Indira Mahila Kendra* (IMK), which acts as an interface between Government Departments and all the SAGs in the village.

The local fair price shop owner in Nayakanahatti would frequently harass people by not supplying kerosene (used as fuel for lighting and sometimes cooking) on time. An SAG member brought up this issue at the monthly IMK meeting, where other SAG representatives and Government functionaries were present. At the meeting, she discovered that not only did she have a right to get the quota of kerosene, but that she was supposed to be getting it at the Government control price of Rs.3.35 per litre as opposed to Rs.3.60 per litre, which the fair price owner had been charging.

At the meeting, all representatives of the SAGs in the village decided to approach the Tahsildar to sort out the issue. The Tahsildar issued a letter to the fair price shop owner, asking him to supply kerosene to people at the right price and on time. For a while there was no problem with kerosene supplies and prices in the village.

A few months later the owner of the fair price shop reverted to his old ways, (of selling his stock on the black market) and kerosene was scarce and available only at a high price.

The matter was brought up again in the IMK meeting and the SAG members took a decision to organise a combined protest outside the fair price shop. Once again the price of kerosene was lowered. (The need for constant vigil, which a well-established SAG can provide is critical; a one time demonstration is not enough).

Source: Social Intermediation Study

4 Increase in the Number of Women taking up Non-traditional Activities

Examples that were widely quoted by community members in a few villages, as changes in gender roles in their community, were that of women in one village have been trained to drive auto rickshaws, were now plying in the village. Eleven women in the same village were trained as drivers of four-wheeler vehicles (one of them is now employed by MYRADA), and several more had been trained by the KSRTC (Karnataka State Road Transport Corporation) as conductors for local buses. Many women had also been trained as masons, and could be seen making cement bricks outside their homes. The initiative for this training had come from Myrada. SAG members, however, had identified potential trainees. It was clearly evident, that all women who had finally gone for training, were from more marginalised households, who were willing to rock the boat of conventionality in order to earn a decent living. However, these examples of women taking up non-traditional vocations were widely discussed in the larger community, as instances of change in gender roles due to the formation of SAGs. Source: Social Intermediation Study

Changes in Attitudes of Men towards Women taking up 'Non-Domestic' Roles and the Increased Work Burden on Women:

"Most SAG members of women's group said that their husbands and families no longer 'complain', if they are late in returning from a meeting or training programme. Instead, they are encouraged to go out on SAG related work. Their families, who in the beginning hesitated in allowing them to travel far from the village on training programmes, or to Government Departments, now have become very supportive.

However, a few women members who had left the groups in the initial stages, were said to have done so, due to lack of support from family members to attend meetings and go out on SAG related work.

In one community, a community leader (also a woman) mentioned that men allow women to go out, because they are getting loans and other benefits for the family and not for any other reasons.

However, members said that they must themselves take care of household responsibilities like cooking, etc., before coming to a meeting. They had learnt to cope with this; by working longer hours on the days that they had to go out on SAG related work. However, most members also seemed to feel that, the exposure and power they derived through being part of a group, more than made up for the extra work involved.

There was however, a difference of opinion at this point, between better off members and women living on the edge. Women with many small children, or the daily wage earners, sometimes felt the burden of extra work created by the SAG to be cumbersome.

Men in a few communities, where women were traditionally less mobile, seemed reluctant to admit that women were going out more often after joining the SAG, as this seemed to symbolise wanton behaviour. However, in the same communities, the women themselves admitted freely, to going out of the village more frequently than before on SAG related work. **Source: Social Intermediation**

Case Study (Dharmapuri Project)

In Conflict Resolution

Some years ago during a field visit to the Dharmapuri Project, the Myrada staff passed a group of masons engaged in building an arch over a footpath through the fields and about two hundred yards from the main road. On enquiry the masons revealed that the arch was a donation in thanksgiving from a devotee of the village temple who lived in the city. The masons also asked whether Myrada could help to build a pucca road through the arch connecting the main road to the village, which was about a kilometre away. The meeting in the village with the self-help affinity group revealed a vibrant and self-confident group that had managed the affairs of the group admirably. When asked to identify a priority for the village, the members identified the need for a road from the highway to the village, just as the masons did earlier. "We need money" they said, "for this road". "Why not start with 'shramadaan'?" we countered. This started a discussion. It finally emerged that the problem was not the lack of money, but the lack of cooperation among the villagers who would have to give up some portion of their lands, to align the road. On the return to the main road, the issue was discussed again with the masons who agreed that money was not the main problem but the lack of cooperation. They were asked for a solution. They replied: "there is no single individual who can solve this issue; but there is one group that can resolve this problem – it is the group you have just visited; that group is respected by all". Source RMS Paper

Why focus on Women's Groups?

MYRADA is often asked why the focus in its projects is mainly on women's groups. This focus emerged when MYRADA discovered that as soon as men in the SAGs increased their income, they spent most of the increase on themselves. They shifted their consumption pattern from beedis to cigarettes for example. On the other hand it emerged that women spent their increased income on their household requirements especially for their children. There were also other reasons, which strengthened this focus. A summary of these reasons is given below; it is an extract from a study made by a student M. Osborne from Kassel University, Germany on why some SAGs failed.

Quote:

One of the most fundamental changes was the decision to focus (almost) exclusively on women's groups. The objective of this investigation was to assess a diverse range of defunct groups that included some male-only groups. The main reasons given for the focus on women are to encourage their equity and empowerment. Nevertheless, what are the differences between men's groups and women's groups that make focusing on women-only groups worthwhile? Using the SHG model as our guide we can see the following: Firstly the needs of women are broader than merely the need for credit and finance. "Spots that traditionally provided women with a level of security and privacy have become scarce, like water points some distance from the village; the privacy and security of an SHG meeting is a godsend" (Fernandez, 2001). Secondly, women's groups – because they have traditionally faced more exclusion from the cash economy – have greater need of a common fund. Thirdly, women's traditional roles have been geared more towards inter-dependence, which the SHG needs in order to function. Furthermore, the near vacuum of female village

institutions not only highlights the need for one but also suggests the comparative ease of its establishment. In contrast, men have clearly defined traditional roles in public relations and village politics. These relationships cannot simply be excluded by the formation of an equity-oriented SHG as they will continue to play a role bringing either conflicts or allegiances into the group. Furthermore, men have traditionally controlled all economic issues like trade, property and money. The SHG disrupts known cash flows and can often be regarded as a drain on existing inadequate funds rather than as a method of accumulation and emancipation from moneylenders. Men are also in a better position than women to exploit the SHG common fund in purely self-interested behaviour, by being freer to decide to migrate after taking a loan, for example. Both these problems can have destructive effects in the running of any men's group. The adjustment to focus exclusively on women has, in turn, had consequences. In some cases, despite the education and training given to the women within the SHG, their husband's misunderstandings over the concept have distorted and damaged groups. This will be discussed more in the case studies. Unquote.

The above studies do provide evidence of the underlying concern of Myrada to address gender issues. However after having tried to address the unintended impacts of increasing number of livelihoods activities on women, Myrada generally left the SAGs to address other issues related to gender. By 2005 we realised that it was not enough to leave these issues to the SAGs. Myrada had to play a more proactive role to address issues like i) domestic violence; ii) underage and child marriage and iii) foeticide which were prevalent in many areas. Other issues were also identified like dowry harassment and rights to land /house. But it was decided both at the Board and at the Project Officers meeting to focus on three to begin with.

After several meetings, we came to the conclusion that forms of violence and oppression related to women in rural areas could be placed in four categories. (Note: these and the following comments relate only to the women in SAGs in Myrada's project areas. Sexual violence is also not addressed here though it is a dominant issue. Myrada has addressed sexual violence and rights of MSMs in the HIV/AIDS prevention program but not in the SAGs.)

1) Physical (or hard core) violence. This takes the form of beatings from husband and other male members with a cane, stick or kicks and results in heavy bruises all over and in miscarriages. This form of violence exists in all castes and communities comprising the SAGs, though it was more obvious (and extensive among the poor families and probably the lower castes). At the risk of being called a blind male chauvinist, I am recording that our feedback indicates there has been a major decrease in this form of violence in the families of the SAG members. However there is no doubt that other factors with which Myrada had nothing to do also played a role. When we discuss this form of violence with our SAG members they all say that this hard core violence has decreased considerably; but that they may get an occasional slap (with the hand) from the husband; they do not consider this hard core violence. However we call their attention to the principle that laying hands on women not matter now limited does break the gender rule. This is not to say that hard-core violence had vanished in the SAGs. It exists, but is mainly the result of drunkenness and in a few

exceptional cases and not a general accepted practice. The problem is that since it has decreased, the women involved in the few exceptions are embarrassed to bring up their problem openly. Hard core violence leaves evidence, is traceable and attracts the media. Women prefer to handle it themselves rather than to go to the police or media since this often complicates the issue and ends up with greater marginalisation of women concerned. Myrada also realised that it needs to form SAGs of men especially since the gender issues could not be solved by empowering women alone. A one sided approach can and does lead to domestic violence. The number of men's SHGs has risen somewhat but has to rise further. Besides we also need to discuss gender issues in meetings of other groups like watershed area groups, farmers groups etc where mainly men are present.

- 2) Psychological violence.. This is a far more insidious form of violence than the above; it leaves no visible marks and is difficult to prove outside the home. It is perpetrated by all the members of the family including the mother in law, older women and the men. It takes the form of not eating the food cooked by a woman targeted, not talking to her, not allowing her to talk to her relatives and even children, not giving her money for essential needs including urgent health care (the last is also considered to be economic violence). Threats to teenage girls to marry them off or throw them out of the house also fall in this category. This form of violence is much more prevalent among the families who are better off than the poorest, who are caste and tradition bound, who do not migrate, whose women do not leave the house for work outside or do so only in the homestead and in their own fields. The stress caused by this form of violence is often far more punishing than by physical violence. Their consumption pattern is limited which often leaves the women anaemic and more vulnerable to psychological violence. This form of violence still exists in the SAGs members' families. It is not easy to say whether it has decreased, though the fact that women are now the source of funds - they are able to access funds for health care, food and other social obligations - and have begun to travel may have helped to some extent.
- 3) Violence resulting from traditional social norms and attitudes, the limitations imposed by these traditional norms covers a broad set of oppressive actions. At one end of the spectrum are the limitations that restrict young women's movement outside the house, to family functions in neighbours' homes, to social meetings with neighbours. At this end are also norms for dressing imposed by the male members and the custom that women do not go to the local hotel. At the other end of the spectrum is the freedom given to men and male youth to impose their will on their sisters and wives. This takes many forms. The male is accepted as the head in traditional society. Hence if the brother beats the sister or the husband the wife it is "okay", while the reverse will elicit a sharp rebuke from the parents and elders. At the extreme end of this side of the spectrum is the pressure to abort a female foetus or foeticide.

The impact of these categories of violence and the strategies to address them have to be worked out with the groups. This is what Myrada plans to do in the next few years.¹

As a result of the decision to take a more proactive role, Myrada staff have decided to focus on i) bringing domestic violence out in the open and to work with women to find ways and means of reducing it further including the application/imposition of social and financial sanctions b y the SAG on husbands who indulge in violence; related to this is Myrada's initiative to set up legal cells staffed by lawyers; in many cases these cells are attached to the CMRCs; these legal cells settle disputes related to ownership of property and to similar matters which tend to result in physical and psychological violence; some of the CMRCs have also set up counselling cells to help sort out domestic conflict; ii) creating awareness to stop underage marriage. We find that in this case the police response is good; the SAGs have taken up this issue in some areas but it needs to spread in our entire project areas and even outside. iii) stopping sex selection (or what was called female foeticide); we still have to progress in this area. We can learn from the experience of MASS and Myrada in the Devadasi program. Together they have been able to stop consecration of Devadasis in Belgaum by establishing a network of informers; this network is required since sex selection like devadasi consecrations are done quietly.

Aloysius P. Fernandez Executive Director January 2009

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¹ Incidentally, among communities and caste where both husband and wife work and which have a pattern of migrating for work, there is much less violence due to psychological and traditional social norms than is settled families. In the first category divorce is also quite common with the women throwing the man out of the house.