

# A Context Specific Framework for Measurement of Empowerment Attained from Poverty Reduction Intervention

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**Abstract** - Empowerment measured in the context of poverty reduction program introduced in distinct settings world over demands different measurement frameworks. Empowerment is one of the most disputed concepts to be handled while interpreting the benefits of poverty interventions. It is, therefore, important to state clearly how the concept will be interpreted and evaluated in each context. The current discussion is about the framework devised for the State of Kerala, one of the most advanced states in the largest democracy in the world, India. The framework becomes relevant because of the several unique features of the state of Kerala, which are quite distinctive from many other places where microfinance has been found to be successful. The paper discusses a conceptual framework for measuring the level of empowerment resulting from microfinance in the State of Kerala.

**Keywords** - Microfinance, Empowerment, Context Specific

## I. INTRODUCTION

The framework discussed here is for assessing the empowerment levels of participants in Microfinance. Microfinance is financing, while attempting to broaden the net of financial inclusion, in small amounts, the entrepreneurial endeavours of the poor women with a view to enhancing the living standards through improvement in various closely connected dimensions - economic, organizational, social and political – of their lives. It is also hoped that microfinance intervention will ultimately lead to higher gender equity by empowering the participating lot. Thus, evaluating the program is, in a way, evaluating the level of empowerment of the participants. Nonetheless, since microfinance is a tool for intervening in the lives of the poor, especially, the women of the poor, its impacts are likely to be less visible than any other kinds of devices framed for other contexts.

As everywhere across the world, in India also, the novel idea of microfinance has been the buzz word in the development parlance since 1992. India has been acclaimed as the most successful country in this regard with Bangladesh closely behind. And, Kerala, even though among the smaller states of the Country, is ranked in the forefront of the successful states in implementing microfinance. It is a factor of consensus among academicians that the Conceptual framing for assessing the impact of the intervention has to be after giving due regards for the contextual characteristics of the place of the intervention (Schuler, Hashemi & Pandit, 1995; Alsop &

Heinsohn, 2005). This tenet becomes all the more relevant in the case of Kerala, because the state is in the forefront with regard to many of the factors leading to gender equity, and the State is far ahead of the other two places where microfinance has taken enormous proportions of growth – India as a whole and Bangladesh, hence the justification for a separate conceptual framework for assessing the turnout of the program. Generally speaking, a framework adopted requires to: (a) clarify the constructs used (b) explain the conceptual linkage between various constructs and (c) clarify the variables and indicators used to assess the constructs. The paper is for designing a framework according to the above requirements. The paper is divided into three parts. The first part is for explaining the meaning of the construct empowerment while the second and the third parts deal with the conceptual linkages between various levels of empowerment and the variables and indicators that can be used for the measurement of the construct respectively.

## II. MEANING OF EMPOWERMENT

Authors differ on the construct of empowerment. Generally, empowerment has been recognized as women's control and ownership over their lives (Page & Czuba, 1999; Bisnath, 2001; Chambers, 1993), as the ability to control one's own destiny under conditions of antagonism of others (Mason & Smith, 2003) as the enhancement of 'agency' which involves the ability to make strategic life choices in contexts where this ability was previously denied to them (Kabeer, 2001; Alkire, 2005), as the expansion of assets and capabilities of the poor (Narayanan, 2002 & 2005; Grootaert, 2005) so that individuals and groups can influence and hold the institutions that affect them accountable (Malhotra, 2005), as the capacity to challenge and change institutionalized norms perpetrating power imbalances (Wallerstein, 2006) as both process and outcome encompassing the dimensions of economic, human and social and political and cultural dimensions (Luttrell & Quiroz, 2009), and as capacity building leading to better decision making power (Waller, 2014). It is evident that various authors have conceptualised the term empowerment differently. It is, therefore, necessary to define the term for the current purpose also.

Conceptualisation of the construct takes for granted that the measurement involves identification of empowerment both as a process and as an outcome. It is multidimensional in as much as that it takes place in social, psychological, economic, political, and other dimensions. The changes in the dimensions may be manifest in the levels such as individual, group, and community (Hur, 2006). Malhotra and Schuler (2005) have recognized various dimensions such as economic, socio cultural, familial/interpersonal, organizational, legal, political, and psychological dimensions occurring at household, community and broader arenas. For the purpose of the present framework, the construct of empowerment is defined as a process and outcome evolved from women's participation in a poverty reduction program which enables them to take decisions and make choices on their own in various domains of life such as Household Level, Organisational Level and Socio Political Level with which they come into interfaces in a setting where previously such privilege used to be denied.

The definition of the term entails the following aspects: First, empowerment is a process as well as an outcome. It is the feature of it being an outcome that makes evaluation feasible (Parpart, Rai, & Staudt, 2003). Secondly, empowerment is relevant in circumstances where the subjects were previously denied of the privileges of empowerment, i.e. they were disempowered in the beginning (Kabeer, 2001). This fact necessitates comparison of the empowerment status of the participants of the microfinance programme at the time of entry into the programme and at the time of evaluation. And, the positive change in the empowerment status can now be attributed to the programme effects. Thirdly, empowerment has a definite pathway and assumes its final shape as a result of members passing through various phases/levels, and these levels are taken to be progressing from the first level to the last in that order. Also, these levels are interlinked in such a way that the advancement in one level encourages positive results in the other levels also. The identity of the construct empowerment as a process makes it easier to take that it will ultimately result in an outcome.

### **III. CONCEPTUAL LINKAGES BETWEEN VARIOUS LEVELS OF EMPOWERMENT (THE PROCESS OF EMPOWERMENT)**

It is an accepted fact among authors that empowerment is a process resulting in an outcome, but there is no consensus as to the nature of the basic process or its progress through various levels of empowerment. For example, Rappaport (1984) sees empowerment as a process by which individuals, communities and organizations attain capabilities to exercise control over their lives. She has not made distinction between individuals and groups while discussing empowerment of 'people'. Wallerstein (1992) recognizes empowerment in a broader perspective. For her, empowerment is a social-action process that recognizes the role of people, organizations, and communities in ensuring better individual and community control, political efficacy

and improved social justice. Eyben, Kabeer and Cornwall (2008) see empowerment as a process that changes the idea of who one is vis - a - vis the social institutions that shape one's identity. For them, empowerment is an end state that can be reached and judged as having been accomplished at the final stage of the process (outcome). For Narayan (2002) empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives.

From the above, certain points emerge relating to the construct empowerment; it is a process and requires the presence of an organisation and a community at a broader level to make it bring out its best. It is evident that there is a consensus among the various authors with regard to the basic nature of the construct in as much as that they view it as a process centring on individual psychological levels, while some others take it as progressing towards much broader arenas like societal and national levels. However, it is not clear where actually the process is set off. And, no definite pathway for empowerment has been identified. Blanchard, Carlos and Randolph (2001) have identified a pathway for the empowerment process. But, the pathway is taken to be based on a different and broader foundation of an organizational structure, but they do not propose methodology for measurement at individual level.

Under the present case, the changes in the levels of empowerment of individuals are considered and membership in an organization (a Self Help Group) is taken to be a facilitating factor; therefore, the question addressed is how far the membership in an SHG has resulted in empowerment among members. Acceptance of the above distinction necessitates a statement regarding the perceived pathway- the conceptual linkages among the various levels at which individuals' empowerment materialize. This framework, built upon the assumption that the process of empowerment progresses through the three levels such as Household Level, Organisational Level, and Socio Political Level, approaches the evaluation from the point of the changes occurring to the specially recognised indicators empowerment.

Presently, the framework assumes that the process of empowerment begins at Household Level and progresses according to a definite pattern. Studies conducted in various parts of the world have recognized this fact. For example, Barnes, Keogh and Namarundwe (2001) and Dunn and Arbuckle (2001) have seen the primary position of Household Level - where changes are to be identified by the improvements in household economic status - in the pathway of empowerment. Besides, authors argue that micro enterprises financed by microfinance (italics added) exist as part of a larger portfolio of household economic activities, and decisions relating to enterprises cannot be taken isolating them from households (Sebstad, Neill, Barnes, & Chen 1995) therefore, as a logical corollary, the

primary position of household level in the process of empowerment is presumed (*italics added*).

The present framework, based on the above arguments, recognizes the process of empowerment as starting off at the Household Level as a result of the betterment in the economic domain. Household Level because household and the interfamilial relations are the basic fields of disempowerment (Malhotra & Schuler, 2005), therefore, any intervention should take cognizance of its implications at the household level and be directed towards changing the power relations first at that level (*italics added*) (Sen & Grown 1987). Economic domain because women who are confined to domestic chores and not contributing directly to the economic well being of the family are likely to have less bargaining power in the household (Sen 1981,1990). Betterment in the contribution of the members towards the economic domain of the household will enhance their individual status *vis-à-vis* the established power relationships at the Household Level, therefore, economic empowerment will successfully pave the way for further empowerment at other levels of empowerment.

#### *A. Empowerment at the Organizational Level*

The next level in the pathway of empowerment is the organizational level. It is argued that organizational level empowerment is important for the development of interpersonal and community level skills (Kieffer, 1984) and for overcoming the issues of limited resources and marginalization of the poor in the society (Narayan, 2002). In the present case, this part of the framework is designed to check the contribution of participation in organizational activities (microfinance activities as a result of the membership in Self Help Groups) to the empowerment of the members. For this purpose, the empowerment at this level is conceptualised as involving an empowering process (process brings forth an empowering organisation) and an outcome (the outcome is a host of members constituting an empowered organisation). Now, the points to be checked at this level are whether the Organisation (the Self Help Groups) is an empowering organisation and, as a result of the membership, whether the members can be collectively designated as an empowered organisation.

The organisational functioning is taken to be well balanced and empowering if it is according to the essential rules of democratic inter organisational relations characterized by sharing information and power among members and attempts in the direction of capacity building of members are made (Oakley, 2001).

Once the organizational functioning is according to democratic principles and there are attempts towards capacity building, the outcome of the process of empowerment should come as it is - a host of empowered members who together constitute an empowered organization. It takes place in the following way: when an individual joins an organization like SHG, which can very

well be taken as the necessary mediating structure between individuals and larger collectivity (for example, the society at large) proposed by Florin and Wandersman (1990), it supports the personal development process. The personal development at the organizational level will be manifest in the ability of the individuals to utilize fruitfully the opportunity structures in the society and in their collective sense.

Opportunity structures are the formal and informal institutional ambience which are either facilitating or preventing effective actions to enhance well being of the poor (Narayan, 2005). Thus, the question addressed is whether the allegiance to the affinity groups - SHGs in this case - has meaningfully contributed to choosing and acting upon opportunity structures constituted by the institutional facilities like that of a bank. And, if so it is taken to be indicative of empowerment. Finally, a group of individuals empowered by the organizational process attains a 'collective empowerment' and jointly constitutes an empowered organization. As argued by Rowland (1997), attaining the 'collective empowerment' is the sequel of personal empowerment (personal empowerment attained at the household level and as a result of being the part of an organization – SHG in the present case). In other words, the final point to be addressed is whether the group of individuals has a collective sense – a conviction that they are standing not only for their individual self but for the group as well.

#### *B. Empowerment at the Socio Political Level*

Empowerment at the social level is to be comprehended differently in a study of the results of microfinance in the setting similar to that of Kerala. Earlier attempts at assessing empowerment at this level are addressed from the point of view of whether a community as a whole group is empowered or not and whether the members of the group are capable of addressing a perceived problem as a result of aroused group consciousness like the illicit liquor trade which is detrimental to the healthy family atmosphere. The mechanism of the process of empowerment at this level is explained by Swift and Levin (1987). A person, after being individually empowered, becomes a part of a group of likeminded persons and develops a feeling of comradeship. Ultimately, the group as a whole reaches such a level as to address adverse social conditions causing powerlessness.

On the contrary, in the present framework, the question addressed is whether the individuals are now capable of coming out of the household, interacting in the society, perceiving the broader issues at the societal level and challenging the predefined power relations from an individual perspective.

The idea of collectively acting against any social issues cannot be taken into account, for such issues do not exist universally in Kerala. According to the present framework, social empowerment is the process of making one capable

of initiating steps to challenge the established attitude of the society in such a way that her place within it is recognized according to the terms she prefers instead of the manner in which the hitherto adverse patriarchal norms dictate. The extent to which an individual can have the freedom to define her social interactions is mainly defined by the power relations established in the household and within the society. Even in advanced societies like that of Kerala the norms are not very widely different. Outside the household she is not expected to assert herself, which, most likely, will be viewed as jeopardizing the social respectability of the family and its male members. But, by this time, her economic role in the household has helped her to redefine her status at the household and she is capable of asserting her place in the society as well.

The point of enquiry in the present framework is how far the participants in the program of microfinance have been able to assert themselves outside the household in the broader arena of the society. Once her presence in the society is recognized by others, she can be regarded as socially empowered.

It is claimed that the goal of empowerment is political empowerment (Young, 1993). The claim is based on the argument that personal empowerment at the other levels alone cannot result in effective transformation of gender relations in favour of the disempowered. Improvement in the governance by way of participation by all in the process of governance is critical for delivering the fruits of development in a better way. Theoretically, in democracies, all citizens are entitled to equal opportunities. Nonetheless, as stated by Narayanan (2005), democracies do not always function in the most ideal manner, because there always is a chance for it being affected by the influence of financial clout of big business houses and patron - client relations. Even though prevalence of a system of governance free from the above anomalies is taken for granted or certain allowance for wrongful prevalence of elements in the system is given, democratically governed system reflects only the supply side, whereas the demand side has to be gauged by the extent to which the public are aware of the incidents taking place in the social and public domains. It is always the poor and the marginalized ones among the womenfolk that are excluded from the various enforcement mechanisms available in the system on account of illiteracy, restrictions on mobility, cultural dictates, lack of time or on account of poverty, therefore, the construct of empowerment at the Socio Political level will be complete only if 'how far the membership in Self Help Groups has contributed to raising this critical consciousness among the members' is also examined. As a generally accepted practice, one becomes concerned about how far the women are now part of the governance. Participating in the election mechanism by exercising franchise is almost universal in this part of the world. Awareness of the political turnouts and merely casting votes in favour of a particular political party are different matters.

The usual query as to whether the respondents have voted in the last general election can be avoided. Instead, questions to check the general political awareness of the respondents may be included. Pervading information to the lowest levels among the poor leads to empowerment in as much as that they are now aware who are designated to govern them. Based on the above reasoning, questions to measure the extent to which the respondents are up to date with regard to the major events taking place around them have been included in the schedule.

Operationalization of the framework requires specifying the following:

### *1. Progressive linkage of levels of empowerment*

The framework for the current setting assumes a progressive linkage between the three levels, which is suggestive of the fact that a change at one level will be linked to changes at other levels as was propagated by Shultz, Israel, Zimmerman, and Checkoway (1995).

Positive changes in economic dimension of a participant's life can be measured from the variables such as changes in Standard of Living by Consumption, assets holdings and Income Levels. The empowerment process set off by the changes in economic domain influences improves the bargaining power and improved bargaining power means a definite and undeniable space for the participant in the Household Level.

### *2. Unit of measurement*

Authors have specified various levels of empowerment as units of measurement. The argument here is to concentrate on the individual level and the progress of empowerment signifying changes in the levels of agency of the individuals as a result of interactions at various levels specified here.

### *3. The essential time period required for the notes of empowerment to be visible*

For any perceptible changes in the levels of achievement of the participants in the program to occur, a time period of minimum two years after joining the program is essential, for many of the notable impact evaluations (Khandker, 2005; Alexander, 2001) were able to detect significant changes in client - income over a two-year period.

### *4. Distinguishing the effects of the intervention*

From the other possible simultaneous influences like changes in economic factors is cited as one of the classic evaluation problems to be tackled during evaluation process by Petesch, Smulovitz and Walton (2005). They state that the theoretical solution for this problem is the random assignment of the participants to treatment and control groups, thereby attaining the results of controlled experiments.

### *5. Empowerment is an ongoing process and is understood in a relative sense*

People are empowered or disempowered relative to themselves at some previous time or to others (Mosedale, 2005). Malhotra and Shuler (2005) state that the most ideal method of capturing the process of empowerment is taking on it across at least two points of time, therefore, comparing the initial status with the status at the time of the study is justified. In other words, the framework necessitates reflexive comparison of the variables identified for measuring empowerment. This method has the advantage of recognizing the construct of empowerment as a continuum.

### *6. Self Selection into the programme*

In every poverty reduction program, especially in those programmes which aim to rescue the poor through empowerment, one has to take cognizance of the chance of already empowered people opting to join. Ghatak (1999) argues that the reason for the remarkable success of the microfinance program in many of the Asian countries is the selection of group members by borrowers themselves. Many other authors also have expressed same opinion. Berhane and Gardebroe (2011) Pitt and Khandker (1998), Coleman (1999 & 2006) and Ravalion (2001) Murdoch (1998), Gatak (1999). The following attitudes can be adopted to deal with the risk of self selection: the enquiry can be designed with a view to assessing whether the participants were already endowed in two of the basic dimensions recognized by Kabeer (1999) such as resources and agency; and capabilities and assets as advocated by Narayanan (2002) at the time of joining the program. Those who are already endowed with the chance of choosing their own life (as evidenced by the possession of higher levels of resources and agency) can be assumed to be already empowered. And, such persons, if choose to join the poverty reduction program are taken to be the ones who are self selected.

### *7. Selection of Indicators used for the study*

Selection of appropriate indicators is one of the most testing aspects to be tackled in measuring the empowerment. According to Narayanan (2005), the methodological aspects of selecting suitable indicators to measure empowerment are based on: the choice between intrinsic or instrumental aspects; context specificity or universality of indicators, the decision as to include psychological determinants, the suitable unit of analysis, causality and to include quantitative or qualitative data. This section deals with these issues and a list of indicators are finalized.

### *8. Context specificity of Indicators*

Context specificity of indicators is an indisputable requirement to be taken care of while deciding on indicators (Zimmerman, 1990; Wallerstein, 2006). It is well recognized that the status of women differs depending upon

the class, race, colonial history and the position of the country in the global economic order (Bisnath, 2001); therefore, the relevance of indicators does not transcend time or place (Nussbaum, 2000). For example, till the late 1990's use of contraceptives among the women of Bangladesh was regarded as indicative of empowerment, but by the first decade of twenty-first century contraceptive use became so popular that over half of all married were familiar with the use and more than three quarters have used it at one time or other (Malhotra & Schuler, 2005). Once a behavior becomes the accepted norm, there is little reason to expect that it would be influenced by an individual actor's level of empowerment. That is why in a five country study described in the World Bank Policy Research Working Paper by Alsop and Heinsohn (2005), the team designated for each country independently decided the levels of empowerment and the indicators and variables. Schuler, Hashemi and Pandit (1995), in a study of empowerment of the clients of SEWA Bank in India, modified the domains of empowerment employed in Bangladesh. Choice of the indicators is influenced both by change in time perspective and by the geographical, cultural and economic diversity of contexts. The circumstances of the state of Kerala, for that matter, do not find similarities with those of Bangladesh of the last century, where, since boys were deemed to be better labour market investment (Pal, 1999), there was bias towards boys while allocating food articles (Behrman 1988); where, due to the tendency among children to go for economically rewarding work instead of attending schools (Choudhury, 2011), influencing decision on the schooling of children or deciding on her own by a woman was regarded as indicative of the level of her autonomy; and where adult males got larger share of food articles by virtue of their involvement in labour intensive activities requiring physical sturdiness (Pitt, Rosenzweig & Hassan, 1990). In Kerala, schooling of children has become mandatory due to several reasons. Strong Government interference against child labour, residential nucleation of families, general awareness among the parents of the long term benefits of investment in education to the extent of taking education of children as the only manifestation of their hopes bestowed on their children, etc. have made enrolling children in school a natural step in grooming them for the future. And, the variables and indicators have to be finalized accordingly based on the argument put up by (Bisnath, 2001) that the subordination of women differs depending on their class, race, colonial history and the social and economic position in the international order.

## **IV. VARIABLES AND INDICATORS**

### *A. Background Characteristics Indicators*

To measure the socio economic background of the respondents and their family are relevant. These background indicators include the age (in years), marital status, religion and caste, level of education, number of members in the family, geographical and administrative location of the residence. It is established that a woman's circumstances

like class, caste, age, marital status, health and education, have important bearing on the extent to which microfinance intervention can cause positive changes in their lives (Ackerly, 1995; Mosedale, 2005).

#### *B. Fallback position of the participants*

Women's fallback position in case of a breakdown of family relationship considerably influences their bargaining power within the family and, as a result, the empowerment status (Drez & Sen, 1989; Sen, 1981&1990). Bloom, Wypij and Gupta (2001) argue that women with closer ties to natal kin were more likely to have greater autonomy in decision-making power, control over finances, and freedom of movement. A list of factors upon which the fall back position depends is given by various authors. Ownership and control of assets, especially, arable land (Agarwal, 1997; Agarwal, 2001; Sen, 2000; Wallerstein, 2006); and employment and other income generating means, access to social resources, existence of social support systems and support from the NGOs and the State (Agarwal, 1997) are some of the factors favourably deciding the fall back position.

An ensured fallback situation at the time of joining the program is taken to be indicative of better bargaining position at the household level. If a person having higher degree of bargaining status at household level chooses to join the microfinance program, it is understood as supportive to the presumption of self selection into the program. A participant with a better fallback position initially testifies to the case of self selection into the program.

#### *C. Household Decision Making*

Ashe and Parrott (2001) argue that participation in various domains of decision areas both within the household and outside the household decisional areas enhances the sense of empowerment of the participants. In the present case, in order to be taken as indicative of empowerment, a program participant has to have a more than just being a participant in the decision making.

#### *D. Control over loan and income*

Control over loan taken from microfinance sources and the income generated from the activities financed from microfinance have been recognized as important indicators of empowerment.

#### *E. Standard of Living by Consumption or Income Levels*

Generally, the positive changes in the household expenditure for consumption and assets are used as indicative of economic empowerment, because changes in them testify to changes in standards of living. Authors have framed their own methods of measuring the changes in levels of living. For example, Deaton (1997) included

variables including the expenditure on food, durable goods expenditures, assets and inventories. Zeller (2005), Deutsch and Silber (2005) and Schreiner (2010) have included the indicators like the facilities available in houses whereas, Johannsen and Zeller (2006), Johannsen (2006) and Edig, Schwarze and Zeller (2013), in addition to the above indicators, use access to communication, demographic characteristics, ownership status of houses, materials used for the construction of houses and ownership of assets including farm assets, land, household amenities and domesticated animals. In the present case, changes in the income, improvements in the household amenities like cell phones, TV sets, changes in the type of housing facilities etc have been employed as the indicators for assessing the changes in the standards of living.

#### *F. The intensity of participation (Meetings)*

Intensity of participation is measured because studies show that women's participation in group meetings have enabled them to be more courageous and outgoing (Kabeer, 1998; Amin, Becker, & Bayes, 1998), thus empowering them at personal, organisational and social levels. Participation in group meetings promotes personal empowerment because, as stated by Hashemi, Schuler and Riley (1996) and Kabeer (1998), such meetings raise the critical consciousness of the participants and help to get over the fear of outside world. Alternatively, intensity of participation has been measured by the number of times loan received (Amin, Hill & Li, 1995) and participation in the group meetings. Considering the above points, the number of number times loans availed can also be taken as the proxy for participation, because attendance in meeting of microfinance groups is almost compulsory.

#### *G. Exposure to information*

It is argued to be one of the three empowering components, the others being education, medial and spatial mobility by Parveen & Leonhauser (2004). Access to information is one of the critical elements of empowerment as recognised by (Narayanan, 2005). Access to Information and communication technologies and media – both print and electronic - is essential in broadening access to information (Narayan, 2002), which opens up the door to the makeup of the larger society. The respondents can be asked about their habit of keeping in touch with the media.

#### *H. Mobility*

Mobility makes women discernible in social as well as public life. Wallerstein (2006) has claimed the importance of mobility in measuring empowerment. Mobility is one of the eight empowerment indicators used by Hashemi, Schuler and Riley (1996). With regard to the indicators used to assess mobility, the element of context specificity is very much relevant. In the present case, after considering the context specificity and changes in time perspective, the indicator has been modified as to check whether the

participants have been capable of travelling alone outside the home district.

## V. CONCLUSION

Empowerment is one of the most elusive concepts to be conceptually framed. It has been a topic of dispute among academicians as to the method of evaluation to be employed. They argue that the conceptual framing of the idea has been context specific and methodologically robust. Identification of suitable context specific variables and proxies has been the testing task for researchers. The framework discussed here proposes a context specific framework for assessing the effects of microfinance intervention in a different setting which is far more well developed than the places where it has long been in existence. The framework proposes that empowerment is both a process and output. If one views it as a process it is set off at the Household Level as a result of the improvements in the economic domain brought in by the participants of the microfinance programme. It is also assumed that it progresses to the other identified levels like Organisational Level and Socio Political Level in such a manner that the improvements gained as a result of the existence at each level contributes to the enhancement of empowerment in other levels also. The progressive linkage among the various levels makes it possible to view the concept of empowerment as a holistic reality taking from and contributing to each identified level.

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