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Voices of women in rural India: Empowerment, entrepreneurship, and education

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Introduction

An undergraduate social work student summarized her study abroad learning about rural women in India with this poem:

Go to the people
Live among them
Learn from them
Love them
Start with what you know
Build on what they have
But of the best leaders
When their task is done
The people will remark
“We have done it ourselves.” (Perkins, 1993, p. 35)

Clearly, the student learned much about community organization in social work practice. *The purpose of this analysis is to relay the voices, actions, and messages of people living in northern rural villages in India per the observations and records of the student social worker.* The majority of the people that talked to the student social worker were women. For example, the women told the student social worker about living with social and economic inequality. They discussed limited access to resources such as income and education. They said that resources were *especially limited* for women living in rural areas.

Strengths of rural areas include informal community resources and leaders (Riebschleger, 2007). In an often patriarchal and impoverished rural India, the student observed that informal community leaders included rural women who pooled their assets to improve village well being. These community organization efforts appeared to be directed toward *empowerment, entrepreneurship, and education*, particularly for women and youth. Empowerment, entrepreneurship, and education comprise the “*three E’s*” of social change efforts of the rural Indian women described herein.

Background Literature

A global economy impacts people across the world within a “complex web of economic relationships” as people’s lives are “linked to the lives of distant others through the clothes they wear, the energy that warms them, and even the food that they eat” (Polack, 2004, p. 281). As international corporations relocate to poorer nations to access cheaper sources of labor and less environmental constraints, people from developed countries can purchase less costly goods and services. People from underdeveloped countries are more likely to find jobs and their national economies demonstrate unprecedented rates of growth. At the same time, rapid development brings environmental damage and social justice challenges as human rights are often compromised with inhumane work environments, child labor, low wages, human trafficking, and inequitable distribution of wealth (Polack, 2004; InfoChange, n.d.).

India’s rapid growth of business-generated capital is hailed as an “economic miracle [that] bypasses” Indian people living in rural areas (Sullivan, 2007, p. 22A). Chatterjee (2006) says that India’s economy is “surging”, with large industry “growing at a frenetic pace” while most rural people are “desperately poor and vulnerable” (p. 1483). The most recent national census taken by the government of India in 2001 indicates that the rural to urban population is 72.4% to 27.6% (At a glance, n.d.). According to the United Nations International Children’s Fund, 35 % of India’s population lives on one dollar or less per day (Census, 2001). Rural Indian people have inadequate access to health services, sanitation, nutrition, and safe drinking water. For example, five percent of children in a poor rural area of Bihar are immunized versus 90% of children in 42 wealthy urban districts (Chatterjee, 2006). Singh (2007) reports that 250 million people in India are poor and 23 million people are unemployed. Poverty in India is further complicated by discrimination toward people with lower social class, lower status caste membership, tribal membership, disabilities, and gender (InfoChange, n.d.; Pande, 2007). For example, O’Neil et al. (2004) found that women from lower caste/class and some tribal affiliations are more likely to be designated from early childhood to enter “traditional sex work.” Sex trade workers increasingly come from “poor low-caste rural families...[that are] pressured to dedicate their daughters” (p. 854).

Indian women live with just laws but unjust application of the laws. India has long held cultural roots that used to include customs such as child marriage, burning the widow on the funeral pyre of her husband, female infanticide, marriage dowries, dowry murders, prohibited remarriage for widows, shunning of widows, rape, and female travel restrictions. Although outlawed, some of these customs appear to continue, i.e., infanticide, aborting female fetuses, marriage dowries, dowry murders, rape, and sex trafficking (InfoChange, n.d.; O-Neil et al., 2004). For example, 5,000 to 7,000 Indian women per year reportedly die in “bride burning” dowry deaths (UPI, 1997; Srinivasan & Bedi, 2007). Srinivasan & Bedi (2007) report that “dowry torture” and “daughter aversion” increase as the dowry tradition of the upper caste/class becomes an “all caste/class phenomenon”; recent changes also include escalating rates of dowry payments (p.1).

Unlike the United States, the Constitution of India guarantees equality to Indian women including forbidding gender discrimination and requiring equal pay for equal work (Menon-Sen & Kumar, 2001). Despite this law, women experience little access to social and economic resources (Kundu, 2006). Most Indian women do not own property; they are frequently excluded from inheritance of property (Nandal, 2005; Panda & Agarwal, 2003). Households headed by women comprise 35% of those below the Indian government poverty line. Violent crimes toward

women are frequent, such as sexual harassment, rape, molestation, physical violence, emotional abuse, and even human trafficking (Panda & Agarwal, 2003; Srinivasan & Bedi, 2007). Pay for women is lower than for men and the jobs they obtain are often less desirable.

Women in *rural areas* of India experience serious risk factors that can impact their very survival and the survival of their family members, particularly young children. Aurora and Srinivasan (2006) report that women in rural India are on the “lowest rung of the socioeconomic ladder” with little capacity to take part in the economic opportunities afforded to others (p. 18). Rural women are more likely to be impacted by traditional social customs. In rural India, 60% of young women are married before the age of 18 (InfoChange, n.d.). Rates of HIV are epidemic for women in rural areas of India (AIDS MAP, 2007). Maternal mortality is particularly high in rural areas where the majority of births are not supervised by a health care professional (Mukhopadhyay, Ray, & Bhatia, 2004). In fact, there are far more men living in India than women. This is a reversal of birth trends worldwide, leading Menon-Sen and Kumar to call for an inquiry into “20-25 million missing women in India. Some are never born [female fetus abortions] and the rest die because they do not have the opportunity to survive” (p. 13).

While women in rural areas make up over half of the low paid agricultural labor and forestry, a broader workforce perspective reveals that rural areas overall are less likely to have people employed in high paying jobs and there are far less women in the *paid* workforce than men (FOA, 2008). Specifically, women are three times more likely than urban women to be employed in “informal workforces” found in agriculture, forestry, and fishing. The hours of work for women can be extreme. FOA (2008) reports, “in the Indian Himalayas, a pair of bullocks works 1064 hours, a man 1212 hours and a woman 3485 hours in a year on a one-hectare farm” (p. 2). Gender inequality also persists in the rural fishing industry where, “Men cast nets while women and children catch fish with hands” (FOA, 2008, p. 2).

Throughout India and particularly in rural areas, women are far less likely to be able to read and write (Dreze & Kingdon, 2001). For example, 34% of women in the rural area of Bihar are able to read and write compared to 95% in the more wealthy area of Mizoram (InfoChange, n.d.). UNDP (1997) reports that 62% of Indian women are illiterate compared to 34% of Indian men. FOA (2008) says, “Female literacy is substantially lower in rural areas than in urban areas” (p. 1). Park (1996) described widespread dissatisfaction of rural women with the top down management style of upper caste male teachers toward mostly lower caste and some tribal village residents. The women were more optimistic about the chances that their children would be able to read and write than for themselves (Park, 1996). More than 50% of girls drop out of school by the time they are in middle school. They are often caring for children and siblings, helping with family work, and/or working in paid employment.

Strategies for improving female education rates include having toilets, free midday meals, free books and uniforms, childcare, more female teachers, and village computer training centers for distance learning (InfoChange, n. d.; Peel, 2007). One strategy for improving the income of rural Indian women and their families is called micro financing. A number of Indian nongovernmental organizations are helping rural Indian village women to pool their assets in order to finance new businesses for members of their collective or self-help group (Sappenfield, 2007; Shakti, 2004; Singh, 2004). Singh (2004) explains that micro-finance, also called micro-credit, offers “a low rate of interest, easy and periodic repayments with a moratorium period, credit for income generating activities, easy process of disbursement, no collateral or security, and less paperwork.” (p. 2).

American social work education and practice are beginning to address needs of international groups such as people living in underdeveloped areas of the world (Bar-On & Prinsen, 1999; Hokenstad & Midgley, 2004). Practice interventions include focusing on communities, understanding connections among people, using generalist practice skills, advocating for just program and policy development, and respecting diversity (Daley & Avant, 2004; Davenport & Davenport, 1998; Locke & Potter, 2004; Murty, 2004; Riebschleger, 2007). Lessons learned from international educational student learning exchanges can bring enhanced knowledge, values, and skills to American *and* Indian service networks and social work education systems (Hokenstad & Midgley, 2004; Robb, 2005; Weiss, 2005).

Methods

Data were drawn from a social work student's international placement in an organization in northern rural India. The social work student was a junior at a large public university in the Midwest. She volunteered within the university international office. The placement was coordinated through a collaborative agreement between the university and a grassroots Indian non-governmental organization (NGO). In this analysis, the Indian organization responsible for the student placement shall be called "the NGO" or "the organization" so as guard anonymity. The student spent 13 weeks in India. For six of these weeks, she lived in a village located in the north Himalayas as an intern for the NGO. The organization had a mission to "explore, support, and provide opportunities a better quality of life to socially deprived and economically marginalized mountain people, especially regional women." (Personal communication, Feb. 21, 2006). The organization trained and disseminated community organizers to help rural residents work to improve the social and economic conditions of their communities and families. Some of the organization's grassroots projects included a medicinal plant nursery, watershed development, a traditional health clinic, and a resource room for educators. The student worked separately with women's self-help groups and the education systems of villages in northern rural India. Self-help group participants and key stakeholder interviewees were part of two convenience samples of evaluation participants.

Self-help groups for rural women

Upon arriving in India, the student and two colleagues met with the president of the NGO, a non-governmental grass roots community organization. He discussed community needs, internship parameters, and organizational programs and approaches. Internship parameters *excluded* asking participants and interviewees about the Indian caste system. It was not culturally acceptable to discuss the caste system with non-Indian visitors. The student and one colleague were assigned to *evaluate* women's self-help groups (SHG) through attending SHG meetings, interviewing organizational leaders, women SHG members, and village members on the impacts of self-help groups on their lives, families, and communities. For a total of six consecutive weeks, the student visited one to four self-help group meetings per day.

The organization leaders served as "guides" for the student and her colleagues to enter self-help group meetings. For example, they introduced the student to the self-help group participants and translated Hindi into English. The self-help groups included intergenerational village women that met regularly to advocate, plan, and support each other socially and economically. Group members pooled their skills, time, and financial resources to assist members with financing social events, such as family weddings, and new business ventures

intended to increase family income. A typical meeting began with the student's arrival. Chai tea and biscuits were served to guests while waiting for members to arrive. In rural India, in accordance with their social and religious practices, guests are afforded utmost respect. The leader introduced the student as a visitor from the USA who wanted to learn about the women and their feelings of empowerment through self-help groups to assist the NGO in evaluating the groups. Then the student shared a few words in Hindi. Group leaders collected monthly savings from each member, recorded numbers, and began the group's song and dance.

One, two, or a group of women responded; their responses were recorded in the student's field notes. The women were *voluntary* informants. They could choose *not to answer* any or all questions, particularly those that they appeared not to understand and those that contained content they did not wish to share. Interviews flowed as offered by participants, although a series of questions helped to guide the discussion. These discussion questions centered on the women's lives, self-help group experiences, challenges, goals, and skills:

1. How many members are in your self-help group?
2. How often do you meet?
3. What is your self-help group purpose?
4. How much do save per month?
5. What type of loans have your members taken out?
6. What was your situation prior to the self-help group formation?
7. What problems do you have?
8. What goals do you have?
9. What is different in your life now that you meet as a self-help group?
10. Are men supportive?
11. What is a normal day like for you?
12. What is a normal day like for each of your family members?
13. How do you make income?
14. What income generating skills have you learned?
15. Do you have any ideas to improve your life?

Depending on the guide's level of English, the guide clarified the question with the student or simply said "language problem" and continued to the next question. Most frequently, the student addressed the women with the question in English and waited for the guide to interpret the question for the women in Hindi.

The social work student recorded the content and process of the discussions with the women as field notes within a project journal. For example, the student wrote field notes about the rituals, savings, number of group members, and the appearances and affect expressions of the groups. To the extent possible, the student captured the words of the women.

Some examples of field note content illustrate the journaling process. The student noticed that some groups did not mention their husbands, or the way the women were being treated within the family. When asked, “What is a normal day like for each of your family members?” women sometimes inferred that their husbands were not around or talked about their children solely. Another field note record showed what appeared to be increased women’s empowerment when the women responded to, “Are men supportive?” with “men have changed and become supportive and have even come to women to ask for loans.”

Because of the language barrier, the question about a “normal day” was sometimes translated to “daily life.” The women responded appropriately saying,

“Harvesting, spreading cow dung on floor for sanitation, drying mustard, and doing household chores.”

The student reported learning about conversations across languages with increased attention to nonverbal communication. For example, she wrote, “I am appreciating the value of [speaking] the same language just as I am enjoying searching for other similarities *without* using verbal communication. Similarly, on the way to her first self-help group, the student wrote,

“The self-help group woman-in-charge is taking us to a large meeting. All I can do is observe and find other ways to communicate.”

Despite these challenges, significant communication took place across the student’s many discussions with women self-help group members and educational key informants. The student wrote that the people she met went out of their way to welcome her so as to increase the process of communication:

[They use] sweets ...to greet us and accept us...I feel comfortable they want us here. The women go out of their way to try to have us understand.”...The women said, “You are our family member, our chief guest.”

Rural education

The organization president asked the student to go to area schools to assess community residents’ perspectives of “what’s lacking” in village education systems. In addition to assessing the “missing links,” the student’s assignment was to “design a model for the future institution of education in rural India” and “provide a module of a new idea” for teachers to change routine. One teacher defined “quality education” as accessible to low income families with “good” teachers who are dedicated to their work.” Another asked for improved facilities, “The physical environment confines creativity.” A woman from one self-help group said:

We are illiterate, but we want our daughters and sons to have equal education. We want our daughters to have good character, intelligence, so we can send her any place, like you. You came here because you have education.

The social work student also visited primary schools in two rural districts within the northern Himalayas region of India. She observed curriculum content delivery, school procedures, and overall primary school learning environments. She talked to teachers, administrators, and parents

about rural education in India. Many of these key informants were women parents. She asked these key informants about youth access to education, quality of education, and what they would like for the future of their educational systems. She asked key informants about access to education for girls and young women. The methodology for data collection was similar to that used for the women's self-help groups. Initial questions were also drawn from the practice literature, program orientation sessions, and the social work student's observations. They included open-ended questions with flexible probes. Questioning followed the process and content of information offered by the key informants. Early interview data helped generate discussion questions for subsequent interviewees. Field notes were regularly recorded. They included many direct quotations of key informants and observational data.

Analyses

The social work student analyzed field notes for topics offered most frequently by the key informants. The student engaged in iterative combing of the data with identification of themes offered by key informants that ranged from broad to specific. Thus data were sorted and assembled using an open, axial, and categorical method consistent with grounded theory analysis (Strauss & Corbin, 1998). Field note data were triangulated with student observations and literature. Main themes, with supportive data to illustrate each theme, were described within a summary course paper and three presentations to community organizers in India, university study abroad faculty, and American social work students, social work professors, and participants of the 2007 annual conference of the National Rural Social Work Caucus. The outcome themes and supporting data were reviewed by, and discussed at length with, a university social work professor. The data and findings of this study were literally built from the ground up (Strauss & Corbin, 1998).

Outcomes

Three main themes emerged from analysis of the key informant discussions and observational data. Two themes were drawn from the self-help group women. First, the women reported that self-help groups were a beginning step in the *empowerment* of women within a largely patriarchal society. Second, the women said that self-help group's micro-finance activities increased opportunities for women's *entrepreneurship* that generated income for the women and their families. A third theme was drawn from data about the rural education system reported by the women in the self-help groups, combined with data drawn from the student's school observations, and as reported by educational key informants, i.e., teachers, school administrators, and parents of school age children. Most parents were mothers of the children. Key informants said there was a strong need for increased access to quality *education* within rural Indian communities, particularly for girls and young women.

Empowerment of women

The development of mutual aid within self-help groups of rural women appeared to be part of a strengthening social action movement among women in rural India. Although the groups were originally encouraged by the grassroots nongovernmental organization, the data suggested that the women made largely autonomous local decisions about what events and

enterprises they would support and to what extent. It appeared that the self-help groups were having a significant impact on the empowerment of women in rural areas per the following field note:

Women repeatedly speak positively about their self-organization, support, and community. During marriage ceremonies, women joined in to help ease the workload. In village K., women expressed that they feel they can talk easily now, have something fun to do, and come out of their houses... Women also said they felt more “in control” after formation of the self-help group. They said they felt “very good” and “important.”

Self-help groups provided opportunities for women to serve as models of leadership for the children that were often present in the background during group meetings. Girls and young women watched their mothers, aunts, and grandmothers serve as decision makers and persons that were listened to by others. Several poignant field notes recorded the enthusiasm of the women self-help group participants: Many of the women appeared eager to attend the groups even if they have to walk for hours to get there.” [Within the groups], the women “were willing to try new things.” The student recorded, “Every woman I talked to had positive feelings toward [the self-help group]” and, “They seem to have a sense of pride and ownership in their group organization.”

It appeared that the self-help groups might take on some of the functions of supportive extended family kinship networks (Srinivasan, 1997). For example, they provided a mechanism for group cohesion expressed through ritual:

Song and dance played an integral role in self-help groups: They [taught] some songs, which appeared to be an effective method to communicate social messages and build cohesion within the group. At first, I was embarrassed and annoyed that the women insisted on me dancing for them. After weeks of Indian dancing in the center of the self-help group meetings, I started to enjoy the event. It made me feel part of the village and as one woman told me once, I felt “same, same.”

Through the cultural communication of dance, the student was invited into Indian culture. The women’s invitation impacted both the women and student. Women experienced a genuine interest from a person outside the self-help group, fostering an opportunity to share their story and to become part of the student’s life and reality. The student learned how to be part of another culture, meeting people “where they are,” as she shared a few moments of the rural women’s lives. The nontraditional learning experience inspired the student to seek additional learning about Indian culture.

The groups appeared to provide a close bond for expression of feelings, including worry and frustration:

During self-help group meetings, women expressed problems that affect their livelihood. Initially, women responded with “no problems” to every question I asked. After further probing, the first and foremost issue ... women expressed that there was no rain. [The women explained that] drought leads to shortage of drinking water, lower crop yields, and lower income. In S. village, wild animals were eating crops and lowering the production.

The self-help group participants said that migration of youth to the cities also affected agricultural production and cultural integrity:

When families migrate to larger cities, the land is left barren and also loses percolation qualities. Not only could families in need of extra income use the land but it also affects the quality of the land around it, when it lies barren. Also, as families move to find better jobs, village traditions disperse and culture fades away.

In addition to rural youth drain, family distance, and cultural dissolution afforded by migration to urban areas, the rural women discussed gender role concerns and family issues. They complained of “hard labor from dawn to dusk and men do not recognize their labor as a source of income.” The women said that, “Girls are required to drop education to learn domestic labor.” Within the kinship-type networks of the self-help groups, the women shared information that is seldom discussed outside families:

Alcoholism in men is overlooked in the villages, but families are affected especially when the ramifications include domestic violence. As a result [of domestic violence many] women do not appear to have a voice in the home or community.

Clearly the empowerment of women has far to go within rural northern Indian communities. However, the self-help group appears to be one way to begin.

Entrepreneurship opportunities for women

One function of the self-help group is to promote new business developments for local women and their families. While this could logically be a sub theme of empowerment, the concept is sufficiently strong as to stand-alone. The student noted, “Women that understand the purpose of the group and participate in income-generating programs are starting small businesses and earning their own incomes.” Further, individual groups can elect to participate in monthly regional meetings to “contribute to the inter-loan fund, learn new income-generating skills, advocate for social change, and support one another.” The student observed self-help group members in rural northern India villages provide financial support for entrepreneurial opportunities such as the purchase of a cow for selling milk, yarn for knitting scarves, bees for producing honey, and wax for making candles. Women from one village taught women from another village how to knit. The women developed their own wedding supply business. They loaned members money for family weddings and bartered goods amongst each other.

Sappenfield (2007) tells a story of entrepreneurship within one rural self-help group. This example demonstrates that developing financial capital leads to cultural capital. Further, women participants of self-help groups are active leaders of social change:

When Phulbasin Yadav and 11 other women set aside \$3 a month to start a business, skeptical elders turned the town against them. When Ms. Yadav learned to ride a bicycle, traveling between villages to set up a health clinic and offer hot meals for children, her husband threw her out of the house, saying she was ignoring her duties at home. And when she and her colleagues won the contract to run the local market, the businessman

who lost the bid promised to kill them. Business in Suduldhain had always been a man's world. But today, Yadav is president of a districtwide network of women's groups with businesses ranging from mines to concrete works – totaling a half a million dollars in assets...Now in a position of power, these groups have begun to change the world one village at a time. They have saved 570 child marriages...offered dowries to poor families whose daughters would otherwise be shunned. They have paid for school uniforms and taken over fair-price stores that were once cheating villagers. (p. 1)

Women demonstrate leadership in owning Internet kiosks that connect villagers to the outside world, including information, health care services, and educational programs (APNIC, 2000; BBC, 2004). Another key financial function of the self-help group is allowing start up time for businesses with reasonable payment plans and lending rates of two to three percent. This is in direct opposition to many predatory lenders in rural areas that have charged as much as “36% to 3000% per annum” (Singh, 2004, p. 7).

The self-help group support for developing business income does not just aid women. It supports their families, including men. Jobs with a living wage are scarce in rural areas. Government employment programs are insufficient:

All though the government seems to have social welfare programs in place, I don't see them making a positive impact. In district A., men at village meetings discussed the 180-day work program. They said that three months of work doesn't even support their family because wages are so low and sometimes they don't get paid fairly. My own country is no different.

Economic resources and power are invariably paired. The social work student noted that women self-help groups with collective financial assets participated as members of village councils called Panchayats. Self-help groups have directly influenced policy, including helping to influence decisions about which services receive government funding. The student learned of a woman leader that spearheaded the passage of the Indian Right to Information Act of 2005:

The first day in India I was asked to attend a symposium, where Lady Irwin College students and staff were very excited and passionate to hear Ms. Aruna Roy speak. I started to realize that people in India are often trapped by government corruption. The Right to Information Act is an important tool for them to create change. Even though I did not actually meet her, Aruna Roy is one of the people in India who influenced me. She is one whom I would not have realized her importance until reflecting on her words. Looking back, I remember her and her message: keep promises, mobilize people to get together, and beat corruption.

Opportunities to generate new sources of family income such as entrepreneurial ventures of the women's self-help groups are a beginning step toward building stronger economic growth and social justice for women and families living in rural areas.

Access to quality education, especially for girls and young women

The student noted “nearly every self-help group member we talked to saw education as a need.” Convincing exchanges about the importance of education to the women self-help group members took place as the student summarized responses of members about their needs across many self-help groups:

Student: What changes do you want?
 Women: Education
 Student: What do you value?
 Women: Education
 Student: What do you want for your children?
 Women: Education
 Student: What problems do you see?
 Women: Education

Education was a reoccurring request of the women. One woman from village T. said, “We want to have awareness, read and write, like you. We want first education. It is most important for awareness and development.” Most of the teachers, administrators, and parents echoed this sentiment with equal passion. One teacher from B. said, “Children hold our country’s future.” Key informants noted that education generated “knowledge, understanding, ideas, opportunity, power, and the future.” They said youth could benefit from formal and informal sources of education, books, trainings from people outside the village, knowledge about agriculture, and cultural learning from community members.

The observations of the social work student provide a glimpse of the *current* village educational systems:

The NGO site was located next to a primary government school. Every day I came home, I saw the students sitting on the ground, repeating after one another and in unison, “A-a, B-b, C-c, D-d.” Teachers sat in the shade watching the students for much of the day. After weeks of exactly the same exercise, I realized many lessons were similarly unstimulating for the students. Each school was different; there was a lack of curriculum standardization. Other schools had inspired [enthusiastic] teachers but the facilities were bare. Many students had to walk into the woods to go to the bathroom. Colorful classroom pictures were rare. It did make me realize that all you REALLY need to teach students, or at least appear to be teaching, is an open field, one teacher, and a few young persons.

Key informants expressed concern that children have “unequal educational opportunities” as they stated that the quality of education depends on the family and village financial status. They noted a shortage of teachers, quality facilities, and teaching materials. Some key informants said that government teachers lacked “excitement” and “motivation” to teach.” They said a quality education would avoid rote, repetitive learning and stifling of creativity. Teachers complained of government regulations, parental noninvolvement, and heavy workloads. The student observed that the children in the schools were engaged in passive learning. She said teachers appeared to have a “distant, uninvolved approach.”

The key informants, particularly women self-help participants, said they wanted “a new model of education” for their children. One said, “We are literate but we want our daughters and

sons to have equal education. We want the best for them...to be intelligent, and have good character.” The student suggested a plan for the development of an improved rural educational curriculum. It built on the community organization and group skills that the women demonstrated during the formation of the self-help groups. Additionally, the student created an example of a creative learning module focusing on child self-expression. She tested the learning module with one cohort of school children. Next, she presented her ideas and evidence of the children’s learning to the leaders of the NGO program.

The key informants expressed particular concern about the need to keep girls and young women in schools. Self-help group members noted that running entrepreneurial enterprises requires literacy and knowledge of business management (Shakti, 2004). They recommended increased access of girls and young women to school midday meals, childcare, and assistance with paying for books and uniforms.

Not everyone in India is supportive of increasing female access to education. InfoChange (n.d.) describes state government cutbacks on literacy programs after women’s groups began to protest against the distribution and consumption of liquor. Liquor sales are a source of government revenue. Despite some national oppositional stakeholders, the rural northern Indian women, teachers, administrators, and parents stood clearly on the side of increased access to quality education for their children, particularly for girls and young women.

Implications and Summary

It appears that India is a nation that is undergoing significant industrialization, along with economic and social change while also clinging to gender, caste, class, tribal and agrarian traditions. Similar to rural areas in the United States, the rural Indian locale of the student field placement emphasized community, mutual aid, and informal resources. The region had insufficient access to health care, jobs, and education. Residents worried about youth drain and cultural dissolution. The rural people had higher rates of poverty and lower rates of education than their metropolitan counterparts. They demonstrated a sense of innovation and independence. They worked together in real and fictive kinship networks.

The data gathering process had limitations including convenience samples, informant self-report data, student recording of self-report data, no inter-reliability testing of the coding, language barriers, cross-cultural interpretation, and possible social desirability factors on the part of informants. For example, the student was instructed not to ask about the caste system although this 3500-year-old tradition affects the lives of Indian people (New World Outlook, 1999). Thus any recommendations should be considered with caution and the outcomes cannot be generalized to all rural Indian people. Triangulation of data, written field notes, and review by a university professor provide some mechanisms to increase data reliability and validity. However, due caution is warranted in acting on the recommendations that follow. More research is needed, particularly research with stronger empirical designs.

Empowerment

Empowerment efforts need to continue. Community or village based organization is a primary practice strategy for helping rural residents build stronger economic and services infrastructures. Women play a strong role in social change and practitioners should be mindful to actively include them in community change effort stages of assessment, planning, intervention,

and evaluation. Practices and efforts should be directed toward improving rural educational systems. Quality educational systems would increase opportunities for active learning. Girls should be supported to enter and especially, to *stay* in school. Policy change is needed to alleviate poverty and to decrease discrimination by class, caste, tribe, disability, region, and especially gender. Most critically, there must be increased enforcement and *implementation* of health, human services, and justice systems that follow the intent of the nondiscrimination policies.

Entrepreneurship

Entrepreneurship should also continue to be encouraged. However, it is not a substitute for public services. Success in entrepreneurship is not a given; many small businesses lose money. They are a terrific idea for adding new, private resources to rural public-private economic and social infrastructures, but are not sufficiently powerful to alleviate the large burden of poverty in India. The self-help model of rural women in northern India did appear to hold particular promise for supporting women in their efforts toward social and economic justice. They did generate income for some women and families. As such, they appear to be a valuable social and economic strategy for improving living conditions within rural Indian villages and regions.

Education

It is clear that education is the strongest area for change. It is noted that the need for improved education was identified across multiple self-help groups, NGO leaders, village leaders, parents, and teachers. The literature of the status of women in India similarly emphasizes a need for education for girls and young women (Dreze & Kingdon, 2001, Menon-Sen & Kumar, 2001). Since education is closely tied to jobs and social status, increased quality education may be a path out of poverty for many rural people. Technology may contribute to access to education and services. However, many of the resources for rural education are basic. Schools need toilets, books, and teaching materials. People living in great poverty should not have to quit school because they can't afford a school uniform. These are the resources that should be acquired first, while also beginning to design innovative educational systems. This innovation includes preparing future educators to engage school children in active learning.

A vast array of stakeholders will be needed to tackle the large infrastructure changes recommended by the women self-help group participants and educational system key informants. Perhaps social work community organizers can help residents build a stronger rural India. Perhaps rural Indian people can help build a stronger American social worker and a more effective American social system for rural areas. We have much to learn from each other as we start with what we know and build on what we have. And if we've really done our work well, perhaps one day we will hear the people of another country, *and* our own, say that they've "done it themselves."

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