

**STUDY ON IMPACT OF MICRO FINANCE IN  
REDUCTION OF DOMESTIC VIOLENCE AGAINST  
WOMEN**

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## **Introduction:**

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The economic empowerment of women has a positive impact as it helps in enhancing the well-being of women. The well-being of women includes many things including their health, autonomy to take decisions, earning income, and above all, her mental, physical and emotional stability. Because of the prevalence of patriarchy in India, women are usually dominated by the male members in the family, be it by their husbands, fathers, brothers, and later on, their sons. Women thus have to mould themselves according to the wishes of their male family members.

The present study was conducted in three districts of Haryana including Rewari, Ambala and Jhajjar to assess if the economic empowerment of women has any relation with domestic violence. The report is divided into five sections. Section I delineates the objectives of the study and the research questions to be dealt with during the course of the study. Section II presents a brief on micro finance and its impact on economic empowerment with special reference to women, review on domestic violence, and the situational analysis of domestic violence in Haryana. Section III describes the methodology used in the study. Section IV is divided into two parts. While Part (a) contains the profiles of each of the districts, and Part (b) presents the analysis of the data collected on the basis of responses to questionnaires. Section V presents the findings of the study, and concludes by offering some recommendations.

## **SECTION I**

### **Background**

Micro finance is being provided to women in most places through the formation of self-help groups (SHGs) for savings and credit.

The pace at which women's SHGs have been formed over the last two decades has been accelerating. The 'SHG' idea and method of organising is a product of the 1990s, and is associated with the growth of the micro finance movement. The formation of SHGs for savings and credit, and their linkage to commercial banks, was initiated in India by MYRADA in the mid-1980s. The NABARD management had also been exposed to similar experiences in Thailand and Indonesia, and they responded favourably to MYRADA's suggestion that this could be a useful way of bringing formal financial services to the rural poor<sup>1</sup>. A majority of all the SHGs are to be found in the southern states, and especially in Andhra Pradesh. However, almost all government programmes require women to be part of an SHG in order to access public

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<sup>1</sup> [http://www.microfinancegateway.org/files/3249\\_3249.rtf](http://www.microfinancegateway.org/files/3249_3249.rtf)

funds or have easier access to bank credit. As a result, the formation of SHGs is an on-going process all over the country.

An important reason behind the formation of SHGs is that in the absence of collateral, the mediation of the group makes lending to the poor less risky than it would be if the recipient were an individual without the backing of a group.

Such lending is linked to self-employment. The proponents of micro credit argue that making credit available for self-employment will succeed in removing poverty. It is also well known that women are the major recipients of micro credit. A second claim made in favour of micro credit is that it will 'empower' women. One of the possible outcomes of such empowerment could be a reduction in domestic violence.

### **Objectives of the Project**

The main objective of the study is to investigate whether there is any evidence to support the view that the disbursement of micro finance to women reduces the incidence of domestic violence, and if so, under what circumstances.

### **Research Questions or Hypotheses**

In the light of the importance accorded to micro credit and SHGs in the current policy and planning framework, it is believed that there is need to collect more information on the northern states, as their experiences with SHGs have not been studied as extensively as in the case of the other states. The proposed research questions are:

- To what extent are the poorest women able to benefit from micro finance (with the alternative approach being to find ways of enhancing wage employment)?
- To what extent are women 'empowered' or their well-being enhanced through micro credit? It is known that in order to enhance their household earnings, women resort to self-employment and home-based work, but without reducing the time and effort they have to spend on their care responsibilities. For assessing whether micro finance benefits women, it is important to compute the net benefit, that is, the addition to net *income*, as well as the additional *time* spent for earning this income.
- To what extent is the enhanced well-being of the women reflected within the family situation, and is it manifested in more congenial household relations, with a reduction in the incidence of violence?

## **SECTION II**

### **Emergence of Micro Finance in India**

Micro finance is a broad term that includes deposits, loans, payment services and insurances for

the poor. The concepts of micro finance and micro credit are generally used interchangeably but micro credit does not include savings; hence, micro finance is a more appropriate term in the present context (Manimekalai, 2004).

The disbursement of micro finance by non-formal financial organisations began in India in the early 1980s. The Self Employed Women's Association (SEWA), owned by groups of women engaged in petty trades, was established according to the co-operative principle in Gujarat in 1974. The earliest initiative in the area of micro finance in India is that of the SEWA model of providing banking services to poor women employed in the unorganised sector. The Shri Mahila SEWA Sahkari Bank<sup>2</sup> was set up by registering as an urban co-operative bank. Since then, the bank has been providing services to the poor and self-employed women working as hawkers, vendors, domestic servants, etc. Another approach was taken by the working women's forum (WWF)<sup>3</sup>, which started promoting working women's co-operative societies in Tamil Nadu in 1980; Shreyas<sup>4</sup> in Kerala has been involved in micro finance operations since 1988 with the objective of promoting people's co-operatives, and habits of thrift among its beneficiaries, while also propagating the concept of self-managing people's banks. Each of these cases began with the formation of small groups or collectives of women. However, the term 'SHG' was not used in the literature till recently.

At the national level, the SHG movement gained momentum in 1986-87, when NABARD, in collaboration with the Mysore Resettlement and Development Agency (MYRDA), conducted an action research project on the "saving and credit management of SHGs". In collaboration with some of the member institutions of the Asia Pacific Rural and Agricultural Credit Association (APARCA), NABARD undertook a survey of 43 NGOs in 11 states in India in 1988-89, to study the functioning of micro finance SHGs and possibilities of their collaboration with the formal banking system. Both these research projects revealed encouraging possibilities, and NABARD initiated a pilot project called the SHGs Linked Project. Since then, NABARD has promoted and monitored the SHG programme, provided funds for capacity building and innovation, and helped change policy to create an enabling environment.

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<sup>2</sup> <http://www.sewabank.org/itandsewa.htm>

<sup>3</sup> <http://www.workingwomensforum.org/wwf.htm>

<sup>4</sup> <http://www.shreyas.org/index.php>

It is only in the late 1980s that a few NGOs initiated experimentation in channelling micro finance through the SHGs that they had mobilised. MYRADA mobilised multipurpose SHGs around group savings and introduced credit. Professional Assistance for Development Action (PRADAN) formed women's SHGs with the explicit objective of mobilising and rotating credit to group members, eventually towards the goal of forming a community banking system.

There have been many significant state initiatives in the institutional and policy spheres to facilitate access to financial services by poor groups. The major institutional changes include the bank linkage programme under the guidance of NABARD, the setting up of the Rashtriya Mahila Kosh to re-finance the micro finance activities of NGOs and the establishment of the SIDBI Foundation for Micro Credit (SFMC) as a financier of Micro Finance Institutions (MFIs). As regards policy, RBI has laid down directives on various aspects of micro finance including classification of lending to SHGs as a part of priority sector targets. In other words, lending to SHGs is a priority for RBI, which permits non-profit companies engaged in the micro finance business to register as non-banking financial companies (NBFCs). This measure would help reach many poor people, who do not have access to institution for credit. Such initiatives have also led commercial banks (mainly in the public sector), regional rural banks and co-operative banks to emerge as important channels of micro finance provisions. Assistance from the Swarna Jayanti Gram Swarozgar Yojana (SGSY) and the Swa-Shakti programme (both being poverty alleviation programmes sponsored by the Central Government and Swa-Shakti was meant for exclusively women) were routed through SHGs (Sriram, 2005).

The SHG strategy was considered as an important component of the Government's overall thrust to mitigate poverty because of the failures of earlier poverty alleviation schemes and the inability of financial institutions to reach the really needy. Ever since NABARD's 'SHG-Bank Linkage' model became a core strategy for rural development, it was incorporated in the Government of India's programme as well. It was included as a strategy in the anti-poverty programmes that were specifically designed to generate self-employment and wage employment in rural areas. These were redesigned in the year 1999-2000, in order to enhance their efficacy and impact on the poor and to improve their sustainability. One of the reasons for the failure of the earlier

poverty alleviation schemes (such as IRDP, DWCRA, etc.,) was that the beneficiaries treated the loan as a grant. The poor did not feel pressurised enough to repay the loan and the bankers only concentrated on the disbursement of loans, which led to poor recovery rates, as a result of which the schemes became non-viable (Rath, *et al.*, 1985; Rao, *et al.*, 1990).

However, the disbursement of micro finance through SHGs has rectified this problem and demonstrated that even the poor are bankable. The SHG members exercise thrift, mobilise savings and invest in micro enterprises. The reported recovery rate is around 96 per cent and is higher among women than men. Hence, micro finance through SHGs has evolved as an accepted institutional framework to provide financial services to the poor. Further, it is regarded as a more productive mechanism of reducing poverty gradually as opposed to the provision of a one-time loan for productive assets, which may or may not lead to a sustained increase in income (Madheswaran and Dharamadhikary, 2004). As the funds in micro finance keep circulating, women can take up economic activity gradually at their own pace and convenience, which increases their chances of achieving success in the enterprise for which they are taking the finance.

NABARD has been playing a leading role in the micro finance programme for over two decades now. During 2005-06, these efforts resulted in a credit linkage of 6,20,109 new SHGs with mainstream banks in comparison to 5,39,365 SHGs during the year 2004-05, thus registering a growth of 15 per cent over the previous year. The cumulative number of credit-linked SHGs increased from 1.6 million on 31 March 2005 to 2.2 as on 31 March 2006. The active participation of women (90 per cent), and timely loan repayment (over 90 per cent) continue to be the prominent features of the programme. Proactive measures such as enlisting partnerships, capacity building of the partner agencies, and documentation and dissemination of best practices, among other things, have also served to expand the programme. The year 2006 witnessed an all-round growth in the SHG-Bank Linkage programme in many non-southern states. The programme thus enabled an estimated 32.98 million poor households in the country to gain access to micro finance through the formal banking system.

### **Concept of Self-help Groups**

According to the Planning Commission of India, a Self-help Group (SHG) is a self-governed,

peer-controlled, small and informal association of the poor, with an average size of 15 people, usually from socio-economically homogeneous families, organised around savings and credit activities. Members of the SHGs meet weekly or monthly to discuss their common problems and share information to arrive at a solution. Group members make efforts to rectify their economic and social problems through mutual assistance. They are encouraged to make voluntary monetary contributions on a regular basis. They use these pooled resources to make small interest-bearing loans to their members. Once the groups start exhibiting mature financial behaviour, banks are encouraged to make loans to the SHGs in certain multiples of the accumulated savings of the SHG.

### **Functioning of SHGs:**

In India, the SHG approach is the main group-based micro finance system. The group formation process is facilitated by a Promoting Implementing Agency (PIA), usually an NGO, or a micro finance institution (MFI) or a bank or government agency like the District Rural Development Agency (DRDA). Only one member from a family can join the group so that more families can be involved. The group members democratically lay down the rules and regulations to ensure the smooth operation of the group. The members meet every week or fortnight and make regular small contributions,, which are recorded in group and individual registers. The members may keep the savings fund as cash to meet any urgent credit need or may open a savings bank account in the name of the SHG. After saving for a minimum period of 2-3 months, the group starts lending to its members, on set terms and at pre-determined interest rates from the common savings fund. Generally, intra-group loans are available for buying cattle and seeds, to meet health expenses, to pay fees for children's education, and other such contingencies. The interest rate varies from 5 to 8 per cent per month. The process helps the members internalise the essentials of financial intermediation including prioritisation of needs, defining terms and conditions, and account-keeping. It gradually builds financial discipline in all the members. They also learn to handle resources of a size far beyond their individual capacities. The SHG members begin to appreciate the fact that the resources are limited and have a price. After six months, the group can apply for outside credit from a bank. The amount of the loan generally varies between one and four times the savings by the group but it may be more, should the bank be impressed by the healthy functioning of the SHG. The bank loans are given to the group without any

collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups' own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments. Apart from financial assistance in the time of need, the group also provides social security to its members (NABARD, 2006).

**Regional Imbalances:** There is a need for even distribution of group formation and linkage efforts, especially in the northern, central and north-eastern states, and to put a check on the uneven spread of the SHG-BLP in the southern region (52 per cent) of the country (Karmakar, 2009). The state of Andhra Pradesh alone accounts for 39 per cent of the total linkage. The success of the SHG-bank linkage programme in Andhra Pradesh is attributed to the existence of strong institutions involved in social intermediation (Sriram, 2005). The positive factors contributing to the formation of groups and sustainability of SHGs need to be reviewed as they might help in increasing awareness about SHGs in other states too, particularly the northern ones.

**Impact of Micro finance:** Differential impacts of micro finance on the poor, in general, and on women, in particular, have been noted. Micro finance has increased the borrowing options for poorer clients. The performance of the SHG model is exceptional in providing a savings-based mechanism for internal group credit to meet household needs. This mechanism also facilitates access to credit for poorer clients, who are more likely to need small amounts of credit for immediate household purposes but appear less credit-worthy for larger MFI loans (Sinha, 2005).

A majority of micro finance programmes target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing female empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged, and thus helping them should be a priority. Others believe that investing in women's capabilities empowers them to make choices, which is not only a commendable goal in itself but also contributes to greater economic growth and development. It has been well documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1996). It is argued that an increased access to financial services presents a greater opportunity for female empowerment. The credit lending

organisations explicitly perceive micro finance as a tool in the fight for women's rights and independence. Female members, being reliable borrowers, are also preferred by micro finance institutions.

Hashemi, *et al.* (1996) investigated whether women's access to credit has any impact on their lives. The results of their investigation suggest that women's access to credit is a significant factor in the magnitude of their economic contributions to the household, and contributes to the likelihood of an increase in asset holdings in their own names, and in their political and legal awareness as well as in the composite empowerment index. They also found that access to credit was associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organisations. Holvoet (2005) finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making patterns. However, when loans are channelled through women's groups and are combined with a higher investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift from norm-following and male decision-making to more bargaining and sole female decision-making. The study finds that the effects are even more striking when women have been members of a group for a longer time period, and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation has further transformed groups into actors of local institutional change.

The following study (Swain, 2007) is based on a unique database collected from five states in India, during two periods (July 2000 and the end of 2003). The main aim of the survey was to accumulate information on the impact of the SHG-bank linkage programmes on poverty, vulnerability and social development. The complete study involves a household level survey, quantitative survey of the SHGs, Focus Group Discussions (FGDs) and interviews.

Some of these changes have been confirmed by the quantitative data to be significant vis-à-vis the control group. However, other areas like the adoption of family planning measures, and decisions on the marriages of children, did not show any evidence of improvement in the household data. The level of self-confidence and mobility of the women are also important constituents of empowerment. The comparison between the SHG respondents and the control

group shows drastic differences. An overwhelming majority (88 per cent) of the SHG respondents reported an increase in self-confidence after joining the group. In terms of economic confidence, about 87 per cent of the SHG respondents (as compared to only 33.5 per cent among the control households) reported gaining more confidence in meeting a financial crisis in the family. The SHG householders also showed a significant positive change in the level of confidence while expressing their opinions in meetings. The interaction with government and bank officials had greatly increased the mobility, confidence, and exposure and communication skills of the women.

Several studies have raised concern about the 'control' of women over their loans and their ability to manage them. Another concern is over the feminisation of debt, wherein women are seen as becoming mediators between the male members of their family and the micro finance institutions. 'Control' of resources by women has been specifically interpreted by many studies as an appropriate indicator of women's empowerment. It has been alleged that the purchase of raw materials and pricing of final products are often controlled by the male members of the household. This does not hold for the surveyed SHG participants. Almost 60 per cent of the SHG households (constituting 43 per cent of the control group) reported that women themselves took the crucial decisions in the purchase of raw material and product pricing. When asked if the respondents planned their activities and supervised others working with them, the difference between the SHGs (50 per cent) and the control group (30 per cent) was even greater. The fact that the SHG respondents were better able to arrange credit and other inputs in time for their activities can also be directly attributed to the micro finance services made available within the programme.

There have been studies reporting limitations/negative achievements, though small, with regard to the impact of micro finance. A small but nevertheless alarming increase of about 10 per cent in family violence was noticed within the SHG households of the above survey. A few other studies have reported an increase in family violence due to the greater economic independence of women, wherein they resist subjugation and traditional controls imposed on them. The resistance by the respondents to verbal abuse, physical abuse, and psychological and emotional abuse seems to be growing within the SHG respondents as compared to their counterparts in the control

group. The SHG respondents showed greater awareness about participation in local level governance (the *Panchayat*), of reservations for women in *Panchayats* and jobs, and an increased level of participation in village politics. The SHG respondents also reported that they got an increased level of respect from their spouses after joining the group. Almost 50 per cent of the SHG households, as compared to 18 per cent of the control group, confirmed this. The households were also asked some key questions on decision-making. The SHG respondents in this data set did show a greater involvement in decision-making. However, this empowerment did not show any significant impact on some of the key decision-making areas of family planning, children's marriage, and the buying and selling of land. These decisions, which have traditionally been within the male domain, reflect that though the SHGs have succeeded in empowering the women, they have not been able to make a substantial impact in the key decision areas. A slight change, however, has been noticed in the inclusion of women in the decision-making process of sending their daughters to school.

Mayoux (1997) argues that the impact of micro finance programmes on women is not always positive. Women who have set up enterprises benefit from small increases in income, but at the cost of heavier workloads and repayment pressures. Sometimes, their loans are used by men in the family to set up enterprises, or sometimes women end up being employed as unpaid family workers with little benefit. She further points out that in some cases, women's increased autonomy has been temporary and has led to the withdrawal of male support. It has also been observed that small increases in women's income also lead to a decrease in male contribution to certain types of household expenditure. Rahman (1999), using an anthropological approach with in-depth interviews, participant observations, case studies, and a household survey in a village, finds that 40 to 70 per cent of the loans disbursed to the women are used by the spouse and that the tensions within the household increase as a result, often leading to domestic violence.

Mayoux (1997) further discusses that the impact within a programme also varies from woman to woman. These differences arise due to the difference in productive activities or social backgrounds of the women. Sometimes, programmes benefit mainly the women who are already better-off, whereas poorer women are either neglected by the programmes or are able to derive

the least benefit due to their low resource base, and lack of skills and market contacts. However, poorer women may also be more liberated and motivated to use credit for production.

Further, Swain (2007) questions the basic notion that without effecting a change in the macro environment, micro finance reinforces women's traditional roles instead of promoting gender equality. A woman's practical needs are closely linked to the traditional gender roles, responsibilities, and social structures that contribute to the tension between meeting these needs in the short-term and promoting long-term strategic change. By helping women meet their practical needs and increase their efficacy in their traditional roles, micro finance can help women gain respect and achieve more in their traditional roles, which, in turn, can lead to increased esteem and self-confidence. Although increased esteem does not automatically lead to empowerment, it does contribute decisively to a woman's ability and willingness to challenge the social injustices and discriminatory systems that she faces (Cheston and Kuhn, 2002).

### **Initiatives Taken by the Haryana Government towards Economic Empowerment of Women**

An attempt is being made in the state of Haryana to empower women economically by involving them in income-generating activities under the aegis of different schemes. One such initiative is the setting up of sanitary napkin units by the Sakshar Mahila Samoohs/Women's Self-help Groups in all the districts through the Haryana Women Development Corporation. Under this scheme, loans up to Rs. one lakh are available from the Corporation, for eligible SMSs/SHGs. These sanitary napkins are marketed through a social marketing system whereby the state government provides Re.1 per napkin out of the total cost of Rs. 2 per napkin. The Corporation has provided financial assistance of Rs. 15.20 lakh to 19 groups in the form of a loan for starting the sanitary napkin units.

The Sakshar Mahila Samooha (SMS), consisting of a group of educated women in a village, was slated to lend the necessary resource support to the *Gram Panchayat* and its sub-committee for ensuring the effective discharge of the functions assigned to them. The SMS generated awareness on the key issues of sex ratio, literacy, universal elementary education, health, nutrition, opportunities for economic empowerment for women, hygiene, sanitation and the

environment, and schemes run by the government for women, children and the village community. A total of about 6,000 SMSs had been formed all over Haryana.

The Rashtriya Mahila Kosh (RMK) agreed to recognise SMS as an eligible NGO for the purpose of promoting micro credit and undertook the responsibility of training the SMS members for this purpose. The Haryana Women Development Corporation (WDC) was the nodal agency in this regard. An agreement to this effect was signed between the RMK and the Women Development Corporation (WDC) on 3 January 2009. As per this agreement, SMSs would access micro-credit from RMK directly. The RMK would advance credit to the selected SMSs at a rate of 8 per cent per annum. These SMSs could, in turn, lend money to other SHGs in their respective villages at suitable rates of interest, ranging from 8 to 18 per cent on the reducing balance.

In order to create a platform at the grassroot level and involve women in the decision-making process and economically empower them, the Haryana Government has constituted village level committees of women to facilitate the implementation of schemes pertaining to the development of women and children. The woman *Sarpanch* or women *Panch* nominated by the Gram Panchayat heads the committee while the aanganwari Worker is the Convener. About 6173 village level committees have been constituted so far. A sum of Rs. 362 lakh has been provided in the budget for the year 2008-09 under the State Plan of the ICDS scheme.

In a major initiative to empower women in villages and generate employment for them, the Haryana government has dispensed with the centralised system of procuring food items from the open market for the beneficiaries of ICDS, and entrusted the responsibility of preparation of food items to Women Self-help Groups/Mother's Groups with effect from 1 January 2007 under the supervision of the *Gram Panchayats* through village level committees. The scheme has generated employment for about 75,000 women.

## Defining Domestic Violence: Some Facts and Figures

*“Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women...”<sup>5</sup>*

The Declaration defines violence against women as encompassing, but not limited to, three areas: violence occurring in the family, violence within the general community, and violence perpetrated or condoned by the State. Among the various forms of violence, the most prevalent, yet relatively hidden and ignored form of violence against women and girls is domestic violence. The term ‘domestic violence’ includes violence against women and girls by an intimate partner, including a cohabiting partner, and by other family members. In this context, the term ‘domestic’ refers to the types of relationships involved rather than the place where the violent act occurs. Violence in the domestic sphere is usually perpetrated by males who are, or who have been, in positions of trust, intimacy and power—husbands, boyfriends, fathers, fathers-in-law, stepfathers, brothers, uncles, sons, or other relatives. Domestic violence is, in most cases, violence perpetrated by men against women. Women can also be violent, but their actions account for a small percentage of domestic violence. Violence against women often signifies a cycle of abuse that manifests itself in many forms throughout their lives, including pre-birth, infancy, girlhood, adolescence, adulthood and old age.

Looking at the domestic front, starting from the Vedic age to the twenty-first century, women in India have perhaps never experienced equal rights and freedom as compared to their male counterparts (*Sahoo, et al., 2007*) Traditions like the *pardah* system, *sati* and bride price as well as high levels of female infanticide signify a reflection of the long history of the subordinate status of Indian women. Starting from her very childhood, she is subjected to inequality, looked down upon as an inferior sex, and is constantly under the control of her male relatives: father or husband or son (*Sahoo, et al., 2007*)

NFHS-III, which interviewed 1.25 lakh women in 28 states and the national capital during 2005-06, found that just over one-third of the women who had been married at any point in their lives said that they had been pushed, slapped, shaken or otherwise attacked by their husbands at least once. The survey also found that one in every six wives had been emotionally abused by their husbands, while one in 10 had experienced sexual violence like marital rape on at least one occasion (*NFHS III, 2007*). According to statistics, an Indian woman is abused by her partner every nine minutes and dies at the hand of her partner or his family every 77 minutes for not providing dowry (*Hombrecher, 2007*).

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<sup>5</sup>The United Nations Declaration on the Elimination of Violence against Women, General Assembly Resolution, December 1993.

According to the NFHS figures, domestic violence is most common in Bihar—here, the percentage of abused ever-married women is 59 per cent, with 63 per cent of the incidents being reported among urban women. Bihar was followed by Rajasthan (46.3 per cent), Madhya Pradesh (45.8 per cent), Manipur (43.9 per cent), Uttar Pradesh (42.4 per cent), Tamil Nadu (41.9 per cent), and West Bengal (40.3 per cent) (NFHS III, 2007). Andhra Pradesh, Karnataka, Meghalaya, Arunachal Pradesh, Mizoram, Orissa, and Jammu and Kashmir have prevalence rates that are higher than 20 per cent. Kerala and Gujarat have low numbers of 10.1 per cent and 10.2 per cent, respectively. The lowest incidence of abuse—6 per cent—was found in the tiny but highly progressive hill state of Himachal Pradesh. (Population Council, 2004; NFHS- III, 2007). Instead of the economic development of the region, domestic violence is determined by perceptions of women, men’s self-esteem, and societal norms (Visaria, 2008). Domestic violence is rarely an isolated event. In a study of 4005 women reporting physical violence, 63 per cent reported the experience more than three times (Population Council, 2004). Information from ICRW, NFHS and various other privately-conducted surveys shows that there are many social, economic and financial factors that affect the prevalence of domestic violence.

**Factors Contributing to Domestic violence:** While carrying out a survey on domestic health in Uttar Pradesh, Koenig, *et al.* reviewed studies that have identified the witnessing of violence between parents by a child emerging as a strong predictor of subsequent domestic violence (Koenig, 2006). This implies that children who have grown up watching their mothers being abused are more likely to abuse their partners when they grow up. Women who have grown up with domestic violence in their maternal home may also be less resistant to it in their own conjugal relationship after marriage. Various other studies have revealed that sons of violent parents or men raised in a patriarchal family structure that encourages traditional gender roles are more likely to abuse their intimate partners (*Sahoo, et al., 2007*) Alcohol consumption and alcoholism also often act as catalysts for domestic violence, causing drunken behaviour, unemployment and a strain on household finances (Koenig, 2006).

The same AJPH team noted that the likelihood of recent physical violence was significantly lower among more educated husbands and wives (who had undergone seven or more years of schooling). Specific statistics show that over 47 per cent of the women who reported domestic violence had had no education, as compared with a corresponding figure of 12 per cent among women who had had 12 or more years of education. The figure was 16 per cent for women who had completed high school (NFHS III, 2007). Another survey (ICRW, 2002) showed that while physical violence decreased with higher levels of education, sexual violence showed an inverse relationship to men’s education (inflicted by 32 per cent of the illiterate men as compared to 57 per cent of the men who had had six or more years of education). Similarly, a higher socio-economic status corresponded with decreased levels of physical violence, but increased levels of sexual violence. The lowest SES group in the survey reported 35 per cent; the highest reported a nearly double figure at 61 per cent.

The prevalent trends also indicate increased levels of violence in households where the women are employed. Women married at a young age are more likely to experience domestic violence, as are women who may have young (female) children, or have paid less for their dowry (*Sahoo, et al., 2007*)

The standard and situation of living also plays a large role in the prevalence of domestic violence. This is reflected by 29 per cent of the women with a low standard of living (as determined by the permanence of the house, toilets, electricity and water supply, access to medical and educational institutions, etc.) who have experienced violence as compared with 20 per cent of the women with medium and 10 per cent of the women with a high standard of living. In addition, a lower proportion of urban women (17 per cent) have experienced violence as compared to 23 per cent of the rural women. Urban households may also be correlated with a higher standard of living, levels of awareness about gender equality, education, and lower dowry demands (*Sahoo, et al., 2007*)

Finally, women belonging to the Scheduled Caste (SC) and Scheduled Tribe (ST) communities reportedly experienced the most spousal abuse, with one in three among them reporting having been beaten by their husbands (NFHS III, 2007). The levels of abuse vary within religions as well: according to the NFHS III data, Buddhist women reported the highest levels of violence (41 per cent) followed by Muslim and Hindu women (34-35 per cent), and Sikh and Christian women (26-28 per cent). Women from the Jain community reported the lowest levels of violence—13 per cent (NFHS III, 2007).

### **Attitude towards Domestic Violence**

Much of the domestic violence experienced by Indian women is a result of sexist traditions and attitudes that are deeply entrenched in Indian society. With the aim of understanding the source of this abuse, research has been carried out through surveys and the use of NFHS data on the attitudes of men and women towards domestic violence. It is widely acknowledged that men are an integral part of the effort to prevent and respond to domestic violence (ICRW, 2002). Nearly 51 per cent of the 75,000 Indian men surveyed in the NFHS think that hitting or beating their wives is acceptable for certain reasons, particularly if she disrespects her husband or in-laws. Neglect of the household by the wife or suspected infidelity on her part are also causes for violence. A smaller number think that poor cooking skills or refusing to have sex with the husband are also justifiable reasons for the husbands to physically assault their wives (NFHS III, 2007).

A study in three states (Punjab, Rajasthan and Tamil Nadu) with varying development and gender indices to explore the links between male attitudes towards masculinity and its links to violence indicated several overall categories of the markers of masculinity across the states. Violence against women was found to be a form of assertion of masculinity vis-à-vis other men or a way to exhibit masculinity at home that is 'failed' or thwarted in public. Men consider it their right to spend their money as they wish, to keep their women under control, and to force sex upon them, which apparently enhances sexual satisfaction and masculinity. Men who were found to agree with a higher number of a set of justifications for domestic violence (disrespect, infidelity, nagging, disobedience, etc.) were more likely to have inflicted one or more kinds of violence on their wives during the preceding year. Nearly 60 per cent of the men surveyed felt that to use force and control during sex was a characteristic of the ability to satisfy women, who are believed to be sexually insatiable, and therefore, this is also a characteristic of masculinity (ICRW, 2002). What is significant about this study is that the men being interviewed and reporting violence do not perceive anything negative about their use of violence. They do not report feelings of regret, or a loss of control.

What is more alarming is that three out of every five women considering at least one of the given reasons for abuse as justified. Among the women polled, 41 per cent believe that husbands are justified in slapping their wives if the latter neglected the house or the children. About 30 per cent of them felt that leaving the house without permission, suspected infidelity or disrespecting their in-laws deserved abuse (NFHS III, 2007). A low 7 per cent felt that the lack of dowry from the natal family justified domestic violence (*Sahoo, et al., 2007*)

Age can also become a factor influencing domestic violence. Younger women and younger brides are more likely to agree with reasons for abuse, as are those with considerably older husbands. More educated women and those who are engaged in non-agricultural employment are less likely to consider the reasons for domestic abuse as being justified (*Sahoo, et al., 2007*).

**Strategies to Resist Domestic Violence:** A survey carried out in 2002 amongst low-income families in Ludhiana studied, unusually enough, both male and female aggression. Of the total sample of women, only 26.1 per cent reported highly violent behaviour (throwing or breaking objects, biting or pushing), which was considerably less than the corresponding figure of 64.1 per cent among the men surveyed. However, it is significant to note that physical violence was inversely related to age; as these women grew older, their verbal aggression grew as well. Women who were employed or lived in nuclear families were more likely to express their anger. Financial and familial independence often leads to fewer inhibitions about expressing dissatisfaction. Recent studies note that women are much less accepting of gender inequality in their perception and understanding than their overt behaviour suggests. Women choose their strategies of resistance according to their material condition and the degree of freedom assigned to them within their patriarchal setting to resist the abuse (Aggarwal, 2004). Ownership of property also acts as a deterrent to domestic violence. A survey carried out by the ICRW concluded that owning property enhances a woman's ability to voice her opinions, make

household decisions and protect herself from abuse. It gives her the economic stability and social stature she needs to negotiate or exit a violent relationship (ISST, 2007).

**Consequences of Domestic Violence:** Besides perpetuating a tradition of gender inequality and human rights violations, domestic violence has many non-fatal health consequences. These include organ damages, chronic disabilities, mental disorders, depression and adverse pregnancy outcomes (Prakasam, 2008).

Various studies have indicated that in their subjugated position, women are less likely to negotiate safe sex or condom use with their husbands. There is also evidence that men who admit perpetrating violence on their wives also admit to having multiple partner sexual relations and the non-use of condoms (Population Council, 2004). The long-term effects of this behaviour include the spread of diseases like HIV/AIDS, sexually transmitted infections (STIs) and unwanted pregnancy.

Further research carried out by the WHO in India suggests that the incidence of domestic violence is high during pregnancy. One study reports, for example, that of the 40 per cent women reporting physical violence, 50 per cent experienced violence during pregnancy, an experience that is uniformly reported by women across all socio-economic strata (Population Council, 2004).

Another very serious repercussion of the subordinate position of women and the patriarchal nature of Indian society is that women refuse to seek care or legal action against abuse. The main reasons underlying women's reluctance to seek care relate to gender norms and power imbalances, embarrassment and shame, preference to rely on home remedies, and lack of control over economic resources required to seek care (Population Council, 2004). According to NFHS III data, only 22 per cent of the women who faced domestic violence sought intervention from the police (NFHS III, 2007). This reluctance to seek medical care is compounded by provider attitudes and skills. Many healthcare providers do not recognise a case of domestic violence, or choose to look the other way when confronted by it. They do not have adequate training to assess or probe suspicious injuries in a sensitive manner, and consequently the opportunities to identify and provide support to battered women are lost. This lack of skill and sensitivity is reflected in the under-reporting of domestic violence in facility records and reports, and in treating and managing such cases (Population Council, 2004).

**Measures to Redress Domestic Violence:** Another study published by the ICRW in 2002 explored women-initiated community responses to domestic violence, using the examples of the Shalishi in West Bengal and the Nari Adalat in Uttar Pradesh and Gujarat. In each of these cases, the programme exists as an alternative to the formal legal system, which is often expensive, inaccessible and unsympathetic to women. These forums create an atmosphere free of judgement and scepticism, encouraging women to be open about their experiences. Violence is no longer a

private shameful affair. It is now a community issue and dealing with it is a public responsibility (ICRW, 2002).

The mediators often share the same background, which equips them with a cultural sensitivity and intuition pertaining to domestic violence, and local values and beliefs. They strive to be objective, allowing each member involved in the conflict to air her views, and use a combination of force, public opinion and persuasion to resolve it. The process relies on the community's right to enter the sphere of private family matters in order to restore collective peace, and accepts its responsibility in a public shaming of the guilty party (ICRW, 2002). Overall, the cases are successful, producing results of decreased or no violence. Occasionally, conflicts persist or violence becomes more subtle and psychological, but these cases are in a minority. Initiatives like the Shalishi and Nari Adalat are rare, but will hopefully set an example of community accountability and female leadership for the rest of the nation.

**Emergence of the Domestic Violence Act:** In 1983, domestic violence was recognised as a specific criminal offence by Section 498-A of the Indian Penal Code. This section offers protection for women and their families against cruelty at home, specifically from the husband and his relatives. It provides that “whoever being the husband or the relative of the husband of a woman, subjects the woman to cruelty shall be punished for a term which may extend to 3 years and shall also be liable to fine”. Cruelty is defined as “any wilful conduct which is of such a nature as is likely to drive the woman to commit suicide or to cause grave injury or danger to life, limb or health (whether physical or mental) of the woman”. The law also defines demands for dowry or property made on the woman or her family as cruelty. However, the law only takes cognisance of severe cases of domestic violence and not episodes that are less severe but which can have grave consequences (Population Council, 2004).

Section 489-A is also a criminal law and not a civil law. Efforts by various women's rights organisations, and particularly Lawyers Collective, an NGO, led to the enactment of the Protection of Women from Domestic Violence Act of 2005 (*Sircar, et al., 2008*). The new law uses the definition of violence outlined by the UN, whose Trust Fund to End Violence Against Women helped support the initiative. The Act takes a much broader approach to domestic violence than Section 498-A, covering multiple forms of abuse in its definition. The Act is significant because it protects not only married women, but any woman who has shared a household with the accused and is related by “consanguinity, marriage, or through a relationship in the nature of marriage, adoption or are family members living together as a joint family” As such, it includes widows, mothers and sisters, and single women under its definition of the aggrieved, and guarantees monetary relief and shelter as well as legal action. It also guarantees the woman the right to a shared residence after filing the complaint, and provides her protection against possible repercussions. What the Act does (and aims to do) is rework the existing legal frameworks, as the law is both civil and criminal. It will require an adjustment of attitude, on the part of the court staff as well as the judges—several new positions have been created to ensure the sensitive handling of these cases. It will also require training sessions on protocol and

awareness, which will hopefully increase the awareness of the general public towards the abuse of women (*Sircar, et al., 2008*).

### **Domestic Violence in Haryana**

One of Haryana's distinctions is that it has one of the top two worst sex ratios in the country. India's sex ratio has been dropping steadily over the last century, going from 945 girls to 918 (to every 1000 boys) within the last decade. All the districts with the worst sex ratio are located in Punjab and Haryana. The sex ratios in these regions (including the cities of Ambala and Sonapat) ranged from 766 to 789. The highest sex ratio in the country is recorded in Arunachal Pradesh with 1035 girls to 1000 boys (*The Hindu, 2009*). Haryana's sex ratio is currently 819. The Haryana State Health Minister, Kartar Devi pointed out that statistics of registered births in the state in 2005 had shown that the sex ratio in the 0-6 year age group had improved from 819 females per 1,000 males as per the 2001 Census to 823 females per 1,000 males (*Biomedicine, 2006*). The cities of Ambala and Kurukshetra had the lowest sex ratios in the state, at 770 and 784, respectively (*IANS, 2009*). Surveys in Haryana and Punjab have revealed that some women genuinely believed that if their numbers decline, their value would increase because men will not be able to find brides. Instead, men are buying brides from other states for as little as Rs. 5,000 (in Haryana a buffalo costs Rs. 40,000). These women are available to all the men in the family. Instead of being valued, women are now becoming targets of violence in districts with the lowest sex ratios (*The Hindu, 2009*). The state of Haryana is also notable for its high incidence of crimes against women. The National Crime Records Bureau recorded 4161 cases of violence against women, including 461 rapes, 344 abductions, 212 dowry deaths, 2075 incidents of cruelty by husbands and relatives, and 380 molestation cases in Haryana during 2005 (ACHR, 2006). More recent statistics indicate an increase in anti-women behaviour, with 4645 incidents of crime with as many as 269 cases of dowry deaths and 488 cases of rape in 2007-2008. NFHS III data has revealed that the prevalence of domestic violence in Haryana is comparatively lower than the national level of 35 per cent. As stated above, the percentages range from 55.6 per cent of the women experiencing sexual or physical violence between the ages of 15 to 49 years, in Bihar to only 5.6 per cent of the women in Himachal Pradesh. In Haryana, 29 per cent of the women have experienced physical or sexual violence—28 per cent of the women between the ages of 15 to 49 years having experienced physical violence and 6 per cent, sexual violence. Of the total ever-married women in the state, 27 per cent have experienced physical or sexual violence from their spouses, as compared to the corresponding all-India figure of 37 per cent. Only 0.2 per cent of the women surveyed had initiated violence against their husbands. Educated women experience less spousal violence, but more than 1 in 7 women, who have had 10 or more years of schooling, has experienced abuse. Only 28 per cent of the women who suffered violence in Haryana sought help to end it, as compared to the corresponding all-India figure of 37 per cent (NFHS, 2007).

Similar to the nationwide trends, more women than men agree with the reasons offered to justify domestic violence. Of the total women surveyed, 46 per cent believe that it is justifiable for

husbands to beat their wives for some reason, whereas 33 per cent of the men believe that violence against women is justified for some reason. Women seem to have more autonomy when it comes to sexual preference as compared to the national average: 76 per cent believe that a woman is justified in refusing to have sex with her husband if he has a sexually transmitted disease (STD), if he is cheating, or if she is not in the mood, and 83 per cent of the men polled in Haryana agree with the women. This figure is higher than the national average of agreeing women and men, which is 67 per cent and 70 per cent, respectively. What is lower is the number of abused women who actually seek help to end the violence. Only 28 per cent of the women who suffered violence in Haryana sought help to end it, as compared to 37 per cent in all of India (NFHS III, 2007).

### **Initiatives by the Haryana Government:**

Haryana has attracted a lot of attention because of its alarmingly low sex ratio. The state Government has given Incentive Awards for Improvement in the Sex Ratio to the districts of Bhiwani, Jhajjar and Gurgaon amounting to Rs. 5.00 lakh, Rs. 3.00 lakh and Rs. 2.00 lakh, on securing the first, second and third positions, respectively for the year 2007-08. The district administration is slated to spend this amount on the development of women (Economic Survey, 2008-09).

Despite these initiatives from the Haryana government, however, there is a significant lack of NGOs at the grassroots level, N and women's groups in the state. The most recent of these is the Special Cell for Women and Children established by the Tata Institute of Social Sciences (TISS) in 2007. With the help of the UNDP, the Special Cell has just begun to expand into Haryana and Madhya Pradesh. The aim of the Special Cell is to offer legal and social aid and police assistance to victims of domestic violence; to rebuild the self-esteem and rights of victims and to enable states to implement programmes like the Special Cell and integrate them into their own legal mechanisms, thereby allowing victims access to higher levels of administration. The workers of the Special Cell collaborate with public defence lawyers and police officers to train and sensitise them to the needs of abused women. Their work in Haryana includes capacity building exercises with the police and joint sessions with the workers, thus enhancing the people's trust in the justice system and, the police's faith in domestic violence techniques. They also attempt to demystify the official justice system for those who want to take legal action, and to collaborate with local bodies like the *panchayat*.

The limited number of grassroots programmes means that the Haryana state government has a greater responsibility to establish a Special Cell. TISS has also started working with the Department of Social Work at Kurukshetra University. The Special Cell also reaches out to its target audience through the ICDS and *aanganwari* workers. Workers say that progress in

Haryana is slow: the local caste *panchayats* are extremely hierarchical, women have to ask permission to attend, and conflicts are mostly settled in favour of family dignity.

However, Haryana symbolises an unusual breakthrough in terms of the government's supportiveness. Senior level police officers, the Home Department and the Department of Women and Children Development are all supportive of measures aimed at women's development. The main challenge is to deal with the traditional attitudes amongst local people that govern gender relations. Women have no voice at all, and are not encouraged to talk about domestic violence, and this is the fundamental obstacle to women's rights in Haryana (TISS, 2008). As per the provisions of the Protection of Women from Domestic Violence Act, the state government has appointed independent Protection Officers on a contractual basis and Protection Cells have been established in every district. Under this scheme, a sum of Rs. 100 lakh has been provided in the budget for the year 2008-09 to set up Cells in every sub-division and headquarter. Radio jingles have also been aired on All India Radio (AIR), Chandigarh, Rohtak, Kurukshetra and Hisar to facilitate wide publicity for the scheme (Economic Survey, 2008-09).

## Section III

### Methodology of the Study

The background analysis on micro finance and its impact on women with special reference to Haryana indicate that micro finance does influence women's lives. Women become independent enough financially to be able to buy things for themselves or for their children, and also acquire self-respect for earning and bringing in income for the family. However, this still does not empower them to take major decisions concerning their children's education or marriage, or other such important matters. Other similar arguments also suggest that possibly women's economic empowerment has no role in curbing domestic violence. Even a review of studies indicates that economic empowerment at times triggers more domestic violence rather than combating it. There is thus need for systematic and comprehensive collection of information in order to assess the extent to which this trend applies and to contextualise this notion. In the light of the review on micro finance disbursement in Haryana, the participation by women, in particular, in this exercise, and its impact on domestic violence, the following research questions have been formulated to be taken up in further studies:

- To what extent are the poorest women able to benefit from micro finance (with the alternative approach being identification of ways to enhance wage employment)?
- To what extent are women 'empowered' or their well-being enhanced through micro credit? It is known that in order to enhance household earnings, women take up self-employment and home-based work, but there is no reduction in the time and effort they need to spend on their care responsibilities. For assessing whether micro finance

benefits women, there is a need to examine the net benefit (that is, the addition to net *income*, as well as the additional *time* spent for earning this income).

- To what extent does enhanced well-being reflect itself in more congenial household relations, with a reduction in the incidence of domestic violence?

### **Methods Used:**

A detailed questionnaire was developed by the Ministry of Women and Child Development, Government of India, to canvass for women SHG members. The various questions in this questionnaire deal with the economic activities of women through micro finance, whether the income earned is used for their well-being, issues of domestic violence, and the types of violence and intensity of violence. Finally, there are questions that address the awareness of various legal provisions and the law enacted by the Government to protect women from violence.

However, this questionnaire may not be enough to facilitate an in-depth analysis of the concerned issues, focused group discussions (FGDs) were also carried out with the women in each of the study locations.

### **Sample:**

The state of Haryana has been selected to conduct this study for the reason that not many studies have hitherto been conducted here. Rural Haryana represents a traditional conservative society with strong patriarchal values. The prevailing sex ratio here was much less than the national average for 0-6 years as well as for all ages. The women still observe *purdah*, at least among certain communities, even though this practice has been relaxed considerably due to economic reasons. However, even though working women have stopped observing *purdah*, they still occupy a subordinate position in social life.

The three districts selected for conduction of the survey are Rewari, Ambala and Jhajjar, with one/two block(s) being chosen for the study in each of these districts. The selected blocks included Jhajjar and Bahadurgarh in Jhajjar district, Rewari block in Rewari district and Ambala (rural) block in Ambala district. A total of 202 women distributed across the three districts of Jhajjar (72), Rewari (64) and Ambala (66) were interviewed.

One of the most important criteria for selecting the women candidates was that she had to be a member of an SHG.

**Methodology for Data Collection:** The list of SHGs was collected from the office of the Programme Officer in the Ministry of Women and Child Development. Each block under the district has twenty SHGs. Each SHG consists of 12-15members. These SHGs were attached either to the Rashtriya Mahila Kosh programme or the Women's Development Corporation for

the purpose of borrowing loans to undertake income-generating projects. These groups were more or less homogenous in composition. Most of the groups are 2–3 years old and are confined to inter-lending only. Among these women, very few have been able to get loans for carrying out some economic activity. However, many members have reported taking a loan from the group. Women realise the importance of these groups as they can avail of loans at low rates of interest in times of crisis. In Haryana, a new interpretation has been given to the concept of SHGs, which who may not be tied for financial support to a bank or a micro finance institute, but on rotation, the SHG members are asked to prepare food for the children of the *aanganwari*. These women are paid two rupees per child and are known as *aanganwari* helpers, while every *aanganwari* centre also has one woman employee, who is paid on a monthly basis and is known as an *aanganwari* worker.

### **Lacunae in the Study**

The following drawbacks were observed in the study:

- The study sample consisted of relatively fewer women who had started earning an income by using the micro finance disbursed to them.
- Not many adolescent girls came forward to answer questions asked in the questionnaire.

## **Section IV (Part A)**

### **1. Rewari**

**Physical Landscape:** The boundaries of Mahendragarh and Rohtak districts were altered so as to make the Rewari district in 1989. By 1990, the district had two sub-divisions—Rewari and Kosli—and three *tehsils*—Rewari, Bawal and Kosli. The district is situated in the southern part of the state at a distance of only 80 km from the national capital, and is surrounded by Rohtak in the north, Mahendragarh district in its west, and the district of Gurgaon in its eastern and north-eastern directions. District Alwar of Rajasthan touches Rewari in the south-east.

**Demography:** Rewari's population is concentrated in rural areas (82.2 per cent), and 18.87 per cent of its population comprises Scheduled Castes (SCs). The sex ratio is 899, which is higher than the overall Haryana figure of 861, but lower than the national average of 933.

**Economy and Livelihoods:** Agriculture is the main source of livelihood in the district, with 38.19 per cent of the male and 53.8 per cent of the female working population being cultivators

(see Table 2). The land is sandy, but after the construction of canals and tubewells, the district has made remarkable progress in agriculture. With the introduction of a sprinkler irrigation system, irrigation for uneven fields has become very easy. There are two major crops in the district: *kharif* and *rabi*. Bajra, wheat, gram, barley and oil seeds are commonly grown.

Rewari district has made unprecedented progress on the industrial front in the last few years. A number of policy initiatives have provided an impetus for the rapid growth of industries in the district. Rewari has, in fact, become a preferred location for both domestic and foreign industries due to several factors including its ideal location on the National Highway (NH8: Delhi–Jaipur), its proximity to Delhi (80 km), the existence of a well-developed infrastructure of roads and communication networks all over the district, total electrification, a large pool of skilled manpower, a supportive social environment and the establishment of various industrial colonies/estates such as the Dharuhera Complex, Rewari Complex and the Bawal Growth Centre.<sup>6</sup>

The secondary sector of large and medium scale industrial units in Rewari provides employment to more than 16,000 persons, with an annual turnover rate of more than Rs. 2030 crores<sup>7</sup>. The vast range of products manufactured here include motorcycles, television sets, beer, cotton, metal cans, jelly-filled telephone cables, copper and brass sheets, disposable syringes and heavy earth movers. The traditional industries of brass<sup>8</sup>, greystone, *tilla juti* and *dari*<sup>9</sup> continue to flourish.

## 2. Jhajjar

**Physical Landscape:** Jhajjar was carved out of Rohtak district in 1997. One of the most important districts of Haryana, it lies on NH 71 and is at a distance of 65 km from Delhi, the national capital. Beri and Bahadurgarh are the two important towns in the district apart from Jhajjar town, the district headquarters. Some areas in the district are uneven, and suffer from inundation and waterlogging during the monsoons. Broadly, the soil is alluvial in nature and

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<sup>6</sup> By virtue of being declared a backward district by the Centre, industries coming up at these centres are eligible for massive capital subsidies and sales tax deferment, and even exemption.

<sup>7</sup> <http://jhajjar.nic.in>

<sup>8</sup> The traditional industry of brass utensils has been a prestigious activity in Rewari for the last 400-500 years. A monopoly of the Thathera caste, there are approximately 500 families engaged in this home-based, contractual work. However, the industry is currently on the decline, with many Thatheras having obtained gainful employment in the state or private sectors.

<sup>9</sup> *Dari* and *khes* weaving is also a famous handicraft in the district. Most rural women were earlier involved in making *khes* and *dari* out of the *kachha soot* on a *charkha*. Now this handicraft has disappeared except in a few professional centres.

fertile, though deficient in nitrogen.

**Demography:** The rural population of Jhajjar comprises 77.83 per cent of the total population. The sex ratio is very low at 847, a figure that is even lower than the state level 861.

**Economy and Livelihoods:** The economy of the district is based primarily on agriculture. About 57.58 per cent of the total workers are engaged in agriculture and allied activities—56.75 per cent of the women workers are cultivators, as compared to 39.09 per cent of the men. Out of the total geographical area of the district, only 77.38 per cent of the area is under cultivation. The main crops grown here are wheat, gram, barley, cotton, *jowar* and *bajra*.

On the industrial front, the district is reaping the benefits of investment in infrastructure. At present, 1477 small-scale industrial units are working. In addition, 37 large and medium units also exist in the district.

### 3. Ambala

**Physical Landscape:** Lying on the north-eastern edge of Haryana, Ambala is bound by the Yamuna Nagar district in the south-east, the Kurukshetra district in the south, and the Patiala and Ropar districts of Punjab in the west alongside the Union Territory of Chandigarh. The Shivalik range of the Solan and Sirmour districts of Himachal Pradesh encircles the northern border of the district. The Ghagghar river, along with its tributaries, constitutes an inland drainage system. There are six blocks and three *tehsils* in the district.

**Demography:** The urban–rural divide in Ambala is less stark, with 64.8 per cent of its population being rural, and 35.19 per cent residing in urban areas. Of the total population, 25.08 per cent belongs to the SC category.

**Economy and Livelihoods:** Limestone and saltpetre are the two important minerals mined in the district. The economy of the district largely depends on agriculture, with 18.01 per cent of male workers being cultivators, as compared to only 6.61 per cent of the women. Among the working women, 17.64 per cent are agricultural labourers. The other sources of income in the district are trade and commerce, manufacturing, and household industry, among others. The district has been developing rapidly, owing to its scientific and surgical instruments' manufacturing industry. It is also famous for its wholesale cloth market.

**Development:** A large number of development projects are underway in the districts of Rewari, Jhajjar and Ambala. Besides schemes like the NREGA and SGSY (wage and self-employment), the Indira Awas Yojana (providing rural housing for the poor), and area development programmes for the conservation of natural resources, PHCs, link roads between villages and

sewage systems have also been constructed. Village *panchayats* are also beginning to shoulder the responsibility for community development works.

### Status of Women in Haryana

The sex ratio in Haryana is low, at 861. The child sex ratio is even lower at 819, placing it at the bottom of all states in the country. The three districts discussed above—Rewari, Jhajjar and Ambala—also record low sex ratios (see Table 1). Female literacy in all of Haryana is 55.7 per cent. Rewari records a better performance than that of the state as a whole, at 61.25 per cent; Jhajjar, however, records a dismal figure of 45 per cent for female literacy. Fewer women work for wages in Haryana. All three districts record a non-working female population ranging between 50 and 90 per cent, while the workforce participation is restricted to the informal economy (see Table 3). Nearly 50 per cent of Haryana’s female workers are marginal, a trend replicated in all the three districts under study. According to custom, only men work outside the home. Women are mainly engaged in cultivation—43.66 per cent of the working women are cultivators. Nationally administered empowerment schemes like ‘Laadli’ and ‘Swayamsiddha’ have made little tangible difference in the status of women in the state. Violence against women, beginning with female foeticide, remains rampant in the state.

**Table 1: Socio-economic District Profiles**

Indicators	Haryana	Ambala	Jhajjar	Rewari
Total Population	21,144,564	1,014,411	880,072	765,351
%Male	53.74	53.52	54.14	52.66
%Female	46.25	46.47	45.85	47.33
% Rural Population	71.07	64.80	77.83	82.20
% Urban Population	28.92	35.19	22.16	17.79
% SC Population	19.34	25.08	17.78	18.87
% ST Population	0	0	0	0
Sex Ratio	861	868	847	899
Sex Ratio (0-6)	819	782	801	811
Literacy Rate %(M)	78.5	55	83.26	89.04
Literacy Rate %(F)	55.7	45	59.88	61.25

% Main Workers (M)	79.03	89.08	72.83	77.86
% Main Workers (F)	20.96	10.91	27.16	22.13
% Marginal Workers (M)	36.63	63.57	38.79	31.75
% Marginal Workers (F)	63.36	36.42	61.20	68.24

Sources: <http://haryana.gov.in>; <http://jhajjar.nic.in>; <http://rewari.nic.in>; <http://ambala.nic.in>; <http://censusindia.gov.in>

**Table 2: Distribution of Work by Gender**

Name	Sex	Household Industry (%)	Cultivators (%)	Agricultural Labour (%)	Others (%)	Total Workers
<b>Ambala</b>	M	2.9	18.01	12.22	66.84	276,632
	F	5.68	6.61	17.64	70.05	47,889
<b>Jhajjar</b>						
	M	1.79	39.09	9.34	49.76	244,809
	F	2.32	56.75	15.25	25.66	143,906
<b>Rewari</b>						
	M	2.65	38.19	8.78	50.36	200,400
	F	2.51	53.80	20.14	23.53	133,222
<b>Haryana</b>						
	M	2.31	32.46	12.54	52.67	5,715,526
	F	3.10	43.66	21.10	32.12	2,661,940

Source: <http://censusindia.gov.in>

**Table 3: Distribution of Workers in Haryana**

Name	Category	Sex	Total Population	Total Workers	Main Workers	Marginal Workers	Non Workers as % of total population
Ambala	Rural	Persons	657,383	207,983	80.50	19.49	68.36
		M	349,932	175,039	85.65	14.34	49.97
		F	307,451	32,944	53.12	46.87	89.28
Ambala	Urban	Persons	357,028	116,538	92.85	7.14	67.35
		M	193,045	101,593	94.12	5.87	47.37
		F	163,983	14,945	84.22	15.77	90.88
Jhajjar	Rural	Persons	684,975	324,130	68.33	31.66	52.68
		M	369,458	192,614	80.25	19.74	47.86
		F	315,517	131,516	50.87	49.12	58.31
Jhajjar	Urban	Persons	195,097	64,585	84.73	15.26	66.89
		M	107,017	52,195	89.26	10.73	51.22
		F	88,080	12,390	65.68	34.31	85.93
Rewari	Rural	Persons	629,177	292,582	57.94	42.05	53.49
		M	329,461	165,046	89.86	10.13	49.90
		F	299,716	127,536	32.78	67.21	57.44
Rewari	Urban	Persons	136,174	41,040	86.02	13.97	69.86
		M	73,573	35,354	89.86	10.13	51.94
		F	62,601	5,686	62.13	37.86	90.91
Haryana	TRU	Persons	21,144,564	8,377,466	74.50	25.49	60.38
		M	11,363,953	5,715,526	86.30	13.69	49.70
		F	9,780,611	2,661,940	22.89	49.14	50.85

Source: <http://censusindia.gov.in>

Sources:

<http://jhajjar.nic.in>, <http://ambala.nic.in>, <http://rewari.nic.in>, [www.censusindia.gov.in](http://www.censusindia.gov.in), [www.haryanaonline.in](http://www.haryanaonline.in), <http://www.haryana.gov.in/>

## Section IV (Part B)

### Demographic Profile of the Beneficiaries

This section presents the demographic profile of the respondents. The variables included are age, educational background, religion, caste, marital status, below the poverty level (BPL) status, and vocational skill possessed by the respondents.

Of the total 202 women interviewed, 23.3 per cent belong to the age group 31 to 35 years, followed by 19.3 per cent in the age group 36-40 years (see Table 1). Another 9.4 per cent belong to the age group 19-25 years followed by 12.3 per cent in the age group of 45 plus, and 16.3 per cent and 18 per cent belong to the age group 40-45 years and 26-30 years, respectively. Less than 2 per cent of the women are below 18 years of age. It is interesting to note that around 42 per cent of the women are in the age group of 31-40 years. This is the age when most women have grown up children and have established a social status within the community, and become strong enough to accept challenges from their husbands.

**Table 4: Women Respondents by Age Groups**

Age (years)	Rewari	Ambala	Jhajjar	Total
<18	-	-	3(100%) 4.2	3 1.4**
19-25	6 (31.5)* 9.4	5(26.3) 7.5	8(42.1) 11.1	19 9.4
26-30	12(33.3) 18.7	19(52.7) 28.7	5(13.8) 6.9	36 17.8
31-35	13(35.1) 20.3	14(37.8) 21.2	20(54.0) 27.7	47 23.3
36-40	13(33.3) 20.3	11(28.2) 16.6	15(38.4) 20.8	39 19.3
40-45	9(27.2) 14.0	11(33.3) 16.6	13(39.3) 18	33 16.3
45+	11(44) 17.2	6(24) 9.0	8(32) 11.1	25 12.3
Total	64(31.6)	66(32.6)	72(35.6)	202

Source: ISST survey, 2009.

Note: \*represents row percentages \*\*represents column percentages

Education is an important dimension that helps women in gaining and retaining knowledge learnt /acquired from childhood to adulthood. In the present study, 34 per cent of the women respondents were illiterate (see Table 5). Among the (66 per cent) literates, 26 per cent of the women had had education up to high school, 19.3 per cent of the respondents had studied up to the primary and middle levels, and less than 2 per cent of the total sample had been to college. The trend remained the same for the districts as well, except for Ambala, which had less than 20 per cent illiterate women, while in Jhajjar, nearly 3 per cent of the respondents had been to college.

**Table 5: Levels of Education of Respondents from Three Districts**

Education Levels	Rewari	Ambala	Jhajjar	Total
Illiterate	26(38.2) 40.6	13(19.1) 19.7	29(42.6) 40.3	68 33.6
Literate	-	-	-	-
Primary	10(25.6) 15.6	18(46.1) 27.2	11(28.2) 15.2	39 19.3

Middle	12(30.7) 18.7	18(46.1) 27.2	9(23.1) 12.5	39 19.3
High School	15(28.8) 23.4	16(30.7) 24.2	21(40.4) 29.1	52 25.7
College	1(25) 1.5	1(25) 1.5	2(50) 2.7	4 1.9
Total	64	66	72	202

Source: ISST survey, 2009.

In the sample, 93 per cent of the respondents were Hindus followed by Sikhs (5 per cent), (see Table 6). In Ambala district, 83 per cent of the respondents were Hindu and 15 per cent were Sikhs. The other two districts did not have any Sikh respondents.

**Table 6: Respondents by Religious Categories**

Religion	Rewari	Ambala	Jhajjar	Total
Hindu	63 (33.5) 98.4	55 (29.2) 83.3	70 (37.2) 97.2	188 93.0
Muslim	-	1(50) 1.5	1(50) 1.3	2 0.9
Christian	1(50) 1.5	-	1(50) 1.3	2 0.9
Sikh	-	10(100) 15.1	-	10 4.9
Others	-	-	-	-
Total	64	66	72	202

Source: ISST survey, 2009.

**Table 7: Respondents by Caste Groups**

Caste	Rewari	Ambala	Jhajjar	Total
Scheduled Caste	45 (42.0) 70.3	29 (27.1) 43.9	33 (30.8) 45.8	107 52.9
Scheduled Tribe	-	-	-	-
OBC	15 (22.3) 23.4	20 (29.8) 30.3	32 (47.7) 44.4	67 33.1
General	4 (14.3) 6.2	17 (60.7) 25.7	7 (25) 9.7	28 13.8
Total	64	66	72	202

Source: ISST survey, 2009.

A majority of the respondents in the survey were Scheduled Castes (SCs) (52.9 per cent), followed by those belonging to the Other Backward Classes (OBCs) (33.1 per cent) and the general category (13.8 per cent). Table 8 shows that Rewari has the maximum number of SC respondents (70.3 per cent). Among the general category, Ambala scores the highest with 60.7 per cent of the respondents here falling into this category.

**Table 8: Respondents by Marital Status**

Marital Status	Rewari	Ambala	Jhajjar	Total
Married	61 (33.7) 95.3	62 (34.2) 93.9	58(32.0) 80.5	181 89.6
Unmarried	-	-	2 2.7	2 0.9
Widow	2(12.5) 3.1	3(18.7) 4.5	11(68.7) 15.2	16 7.9
Separated	1(33.3) 1.5	1(33.3) 1.5	1(33.3) 1.3	3 1.5
Divorced	-	-	-	-
Total	64	66	72	202

Source: ISST survey, 2009.

Of the total respondents, 89.6 per cent comprised married women, while 7.9 per cent were widows. However, in the case of Jhajjar district, 80.5% per cent of the respondents were married and 15.2 per cent were widows (see Table 8). The concentration of widows was the maximum in Jhajjar district as compared to Rewari (3.1 per cent) and Ambala (4.5 per cent).

**Table 9: Respondents' BPL Status**

BPL Status	Rewari	Ambala	Jhajjar	Total
Yes	27 (31.8) 42.1	28 (32.9) 42.4	30 (35.2) 41.6	85 42.0
No	37 (31.6) 57.8	38 (32.5) 57.6	42 (35.8) 58.3	117 57.9
Total	64	66	72	202

Source: ISST survey, 2009.

Out of the total 202 respondents, 42 per cent belonged to BPL (Below the Poverty Line) families. This is true for all the districts studied.

### Socio-Economic Profile of the Beneficiaries

The following tables indicate the socio-economic profile of the beneficiaries of the micro finance programme.

**Table 10: Types of Dwellings of the Respondents**

Types of Dwelling	Rewari	Ambala	Jhajjar	Total
Concrete house	58 (36) 90.6	44 (27.3) 66.6	59 (36.6) 81.9	161 79.7
Hut	-	10 (71.4) 15.1	4 (28.5) 5.5	14 6.9
Others	6 (22.2) 9.3	12 (44.4) 18.2	9 (33.3) 12.5	27 13.3
Total	64	66	72	202

Source: ISST survey, 2009.

Table 10 shows that 79.7 per cent of the total respondents had concrete houses while 7 per cent reportedly lived in huts. District Rewari recorded the highest percentage of respondents possessing concrete houses (90.6 per cent), followed by Jhajjar (81.9 per cent), while Ambala recorded the lowest percentage of respondents living in concrete houses (66.6 per cent). Ambala had the maximum percentage of respondents living in huts (15.1 per cent).

**Table 11: Respondents by Ownership of Houses**

Ownership of House	Rewari	Ambala	Jhajjar	Total
Own	61(32.1)	60(31.5)	69(36.3)	190
	95.3	90.9	95.8	94
Rented	1(20)	3(60)	1(20)	5
	1.6	4.5	1.4	2.4
Others	2(28.6)	3(42.8)	2(28.6)	7
	3.1	4.5	2.7	3.4
<b>Total</b>	<b>64</b>	<b>66</b>	<b>72</b>	<b>202</b>

Source: ISST survey, 2009

As regards the ownership of a house, 94 per cent of the respondents had their own houses while 2.5 per cent reported living in a rented house (see Table 11). Among the districts, Ambala recorded the lowest number of respondents (90.9 per cent) who had their own houses and the highest number of respondents who reportedly stayed in rented houses. Table 12 indicates that 50 per cent of the total respondents reported to have an income of Rs. 37,000 per annum followed by 19.8 per cent of the respondents who had an annual income of Rs. 31,000 to 36,000. As regards the district data, in Jhajjar, 55.5 per cent of the respondents reported to have an annual income of above Rs. 37,000. Another 34 per cent of the respondents had an annual income ranging between Rs, 21,000 and Rs. 36,000. The trend for the other districts was the same but the number of respondents coming under each of the income brackets was lower there as compared to Jhajjar.

**Table 12: Annual Family Income of the Respondents (All Sources)**

Annual Income (All Sources) (Rs.)	Rewari	Ambala	Jhajjar	Total
Up to 10,000	1 (1.6)	-	2 (2.8)	3 (1.5)
11,000-15,000	1 (1.6)	2 (3.03)	3 (4.2)	6 (2.9)
16,000-20,000	2 (3.1)	-	1 (1.4)	3 (1.5)
21,000-25,000	6 (9.4)	10 (15.1)	15 (20.8)	31 (15.3)
26,000-30,000	6 (9.4)	10 (15.1)	2 (2.8)	18 (8.9)

31,000-36,000	18 (28.1)	13 (19.7)	9 (12.5)	40 (19.8)
37,000+	30 (46.8)	31 (46.9)	40 (55.5)	101 (50)
Total	64	66	72	202

Source: ISST survey, 2009.

**Table 13: Major Source of Income of the Respondents**

Major Source of Income	Rewari	Ambala	Jhajjar	Total
Agriculture	-	-	1 (1.3)	1 (0.50)
Casual Labour	24 (37.5)	28 (42.4)	19 (26.3)	71 (35.2)
Artisan	1 (1.5)	3 (4.5)	2 (2.8)	6 (2.9)
Self-employment	9 (14)	10 (15.1)	13 (18.1)	32 (15.8)
Any other (Specify)	30 (46)	25 (37.8)	37 (51.4)	92 (45.5)
Total	64	66	72	202

Source: ISST survey, 2009.

The major sources of income of the respondents included different occupations such as agriculture, casual labour, artisanship, self-employment and services. Table 13 clearly brings out that 45.5 per cent of the total respondents' major source of income was either from services or pension. The second highest source of income was from casual labour (35.2 per cent) followed by self-employment (15.8 per cent). As far as the districts are concerned, Ambala had the maximum number of respondents working as casual labourers (42.4 per cent) while Jhajjar had the maximum number of services employees/pension-holders (40.2 per cent) and the self-employed (40.6 per cent).

**Table 14: Decision-maker in the Family for Different Decision Areas**

Decision Area	REWARI						Total
	1	2	3	4	5	6	
Enhancement of family Income	13(20.3)	9(14.1)	-	41(64)	1(1.5)	1(1.5)	64
Self-employment activity to be pursued by beneficiary	-	-	-	56(87.5)	8(12.5)	-	64
Children's education	5(7.8)	2(3.1)	-	6(9.4)	48(75)	-	64
Children's marriage	4(6.2)	6(9.4)	-	4(6.2)	50(78.1)	-	64
Family planning	3(4.6)	1(1.5)	-	4(6.2)	56(87.5)	-	64
Participation in social functions	3(4.6)	6(9.4)	-	4(6.2)	51(79.7)	-	64
Leisure and creation	-	-	-	59(92.2)	5(7.8)	-	64
Decision Area	AMBALA						Total
	1	2	3	4	5	6	

Enhancement of family Income	21(31.8)	14(21.4)	-	29(43.9)	1(1.5)	1(1.5)	66
Self-employment activity to be pursued by beneficiary	-	1(1.5)	-	64(96.9)	1(1.5)	-	66
Children's education	-	2(3.0)	-	4(6.0)	60(90.9)	-	66
Children's marriage							
Family planning	-	-	-	2(3.0)	64(96.9)	-	66
Participation in social functions	-	2(3.0)	-	5(7.5)	59(89.3)	-	66
Leisure and creation	-	-	-	65(98.5)	1(1.5)	-	66

Decision Area	JAJJAR						Total
	1	2	3	4	5	6	
Enhancement of family Income	8(11.1)	10(13.8)	-	51(70.8)	3(4.1)	1(1.4)	72
Self-employment activity to be pursued by beneficiary	1(1.4)	1(1.4)	-	66(91.7)	4(5.6)	-	72
Children's education	4(5.6)	3(4.1)	-	26(36.1)	39(54.2)	-	72
Children's marriage	3(4.1)	4(5.6)	-	23(31.9)	42(58.3)	-	72
Family planning	1(1.4)	1(1.4)	-	25(34.7)	45(62.5)	-	72
Participation in social functions	6(8.3)	7(9.7)	-	19(26.4)	40(55.6)	-	72
Leisure and creation	2(2.8)	-	-	57(79.2)	13(18.1)	-	72

Source: ISST survey, 2009.

It is interesting to note that the respondents do not have the decision-making power where major decisions like children's education and marriages, family planning and participation in social functions are concerned (see Table 14). In all the districts, the responses were same and all the mentioned decisions are reported to be jointly taken by the respondent and her husband. The responses obtained varied within a range of 75 to 87 per cent for Rewari, 85 to 95 per cent for Ambala, and 54 to 62 per cent for Jhajjar. However, when the decisions in these areas are taken by the respondents alone, a different picture emerges. The responses range from 6 and 9 per cent for Rewari, 6 and 8 per cent for Ambala, and 26 and 36 per cent for Jhajjar. There are three decision areas wherein the decisions are taken exclusively by the respondents, including enhancement of family income, self-employment activities to be pursued by the beneficiary, and the time spent in leisure and recreation. The responses for these areas range from 62 to 98 per cent for Rewari, 44 – to 98 per cent for Ambala, and 70 to 92 per cent for Jhajjar. For some reason, it seems that women in Jhajjar have greater decision-making power as compared to their counterparts in Rewari and Ambala.

## Micro Finance Activity and Social, Economic and Legal Empowerment of the Respondents

**Table 15: Membership Duration of Respondents in SHG/Micro Finance**

Duration of SHG/Micro Finance Membership	Rewari	Ambala	Jhajjar	Total
Less than 2 years	8(12.9) (12.5)	13(20.9) (19.7)	41(66.1) (56.9)	62 (30.7)
2-4 years	-	23(42.6) (34.8)	31(57.4) (43.1)	54 (26.8)
5-6 years	47(62.6) (73.4)	28(37.3) (42.4)	-	75 (37.1)
More than 7 years ago	9(81.8) (14.1)	2(18.1) (3.0)	-	11 (5.4)
Total	64	66	72	202

Source: ISST survey, 2009.

**Table 16: If Respondents Took Assistance from the Group to Start Business**

If assistance was taken from the group to start an enterprise	Rewari	Ambala	Jhajjar	Total
Yes	-	2(20%) (3.0)	8(80%) (11)	10 (4.9)
No	64(33.3) (100)	64(33.3) (96.9)	64(33.3) (88.8)	192 (95.1)
Loan is in process	-	-	-	
Total	64	66	72	202

Source: ISST survey, 2009.

Data on the respondent's membership duration in an SHG indicates that 37.1 per cent of the respondents had membership for 5-6 years. This group did not have any respondent from Jhajjar (see Table 15). Another 30.7 per cent of the respondents had membership for less than two years and the major percentage of respondents in this group were from Jhajjar (66.1 per cent). Table 15 indicates that in Jhajjar, all the members of the SHG had taken membership 2-4 years ago and not beyond that. In other words, they represent a younger SHG as compared to Rewari and Ambala districts. Table 16 indicates that only 5 per cent of the respondents had taken assistance from the group to start an enterprise, of which the majority were from Jhajjar.

**Domestic Violence:**

**Table 17: Respondent’s Perception of Status of Women in Relation to Men in the Family**

Status of Women	Rewari	Ambala	Jhajjar	Total
Lower	1 (100) (1.5)	-	-	1 (0.5)
Equal	47 (34.1) (73.4)	48 (34.7) (72.7)	43 (31.1) (61.4)	138 (69)
Subordinate	16 (26.2) (25)	18 (29.5) (27.3)	27 (44.3) (38.6)	61 (30.5)
Total	64	66	70	200

Source: ISST survey, 2009.

**Table 18: Respondent’s Perception of Her Own Status in the Family**

Respondent’s Status in the Family	Rewari	Ambala	Jhajjar	Total
Lower	-	-	-	-
Equal	48(32.6) (76.1)	48(32.6) (72.7)	51(34.6) (71.8)	147 (73.5)
Inferior	15(28.3) (23.8)	18(33.9) (27.3)	20(37.7) (28.1)	53 (26.5)
Total	63	66	71	200

Source: ISST survey, 2009.

**Table19: Respondent’s Opinion on Domestic Violence**

Opinion on Domestic Violence	Rewari	Ambala	Jhajjar	Total
Yes	64(34.5) (100)	66(35.6) (100)	55(29.7) (77.5)	185 (92)
No	-	-	9(100) (12.6)	9 (4.8)
Sometimes	-	-	7(100) (9.9)	7 (3.5)
Total	64	66	71	201

Source: ISST survey, 2009.

It is interesting to note that 69 per cent of the total respondents perceive women as having equal status as men as against 30.5 per cent of the respondents who perceive women as having

subordinate status in relation to men in the family (see Table 17). Regarding the respondent's own status in her family, 26.5 per cent of the respondents perceived themselves to have an inferior status as against 73.5 per cent of the respondents who perceived themselves as having equal status in relation to the men in the family (see Table 18). As many as 92 per cent of the respondents admitted that there is domestic violence in their households (see Table 19). All the respondents in Rewari (100 per cent) and Ambala (100 per cent) agreed that domestic violence takes place in families, while in Jhajjar, the corresponding figure of respondents was 77.5 per cent.

**Table 20: Forms of Violence Experienced by Women**

Forms of Violence	Rewari	Ambala	Jhajjar	Total
Slapping/kicking/punching	64(32.2) (47.7)	66(33.2) (47.8)	69(34.6) (39.8)	199 (44.9)
Confinement	1(11.1) (0.7)	0	8(88.8) 4.6	9 (2.0)
Depriving of food/medicine	0	0	2(100) 1.1	2 (0.4)
Forcing her to return to her parents	0	1(50) (0.7)	1(50) 0.5	2 (2.0)
Public abusing/rebuking	64(31.8) (47.7)	66(32.8) (47.8)	71(35.3) (41.0)	201 (45.3)
Use of insulting words Against parents/relatives	2(10.5) (1.4)	3(15.7) (2.2)	14(73.7) (8.1)	19 (4.3)
Ostracising her socially	3(27.3) (2.2)	2(18.1) (1.4)	8(72.7) (4.6)	11 (2.4)
Total	134	138	173	443

Source: ISST survey, 2009

As regards the forms of violence experienced by the women (see Table 20), it is found that all the respondents mentioned having experienced violence of some kind with special reference to public abusing/rebuking (mentioned by 45.3 per cent of the respondents), followed by slapping/kicking/punching (mentioned by 44.9 per cent). Another 4.2 per cent of the respondents claimed that their spouses used insulting words against their parents and relatives.

An analysis of the data indicates that the various reasons for domestic violence include alcoholism/drug addiction (mentioned by 40.2 per cent of the respondents), poverty (31.9 per cent) and generation gap with the in-laws (18.5 per cent) (see Table 21). A large number of respondents mentioned generation gap with their in-laws as one of the prominent reasons for domestic violence, including 37.9 per cent of the respondents in Rewari and 52.9 per cent in Ambala. However, in Jhajjar, less than 10 per cent of the respondents attributed this reason for the domestic violence.

**Table 21: Reasons for Domestic Violence in the Families**

Reasons for domestic violence	Rewari	Ambala	Jhajjar	Total
Distorted image of a women held by the Society	4(23.5) (2.5)	2(11.7) (1.1)	11(64.7) (7.6)	17 (3.6)
Lack of parental support after marriage	1(33.3) (0.6)	0	2(66.6) (1.4)	3 (3.6)
Alcoholism/drug addiction	61(32.2) (38.4)	63(33.3) (37.7%)	65(34.4) (44.8)	189 (40.2)
Dowry	1(50) (0.6)	0	1(50) (0.6)	2 (0.4)
Strong son preference	4(36.4) (2.5)	3(27.2) (1.7)	4(36.4) (2.7)	11 (2.3)
Poverty	51(34) (32.1)	52(34.6) (31.1)	47(31.3) (32.4)	150 (31.9)
Generation gap with in-laws	33(37.9) (20.7)	46(52.9) (27.5)	8(9.2) (5.5)	87 (18.5)
Family size	4(33.3) (2.5)	1(8.3) 0.5	7(58.3) (4.8)	12 2.5
Total	159	167	145	471

Source: ISST survey, 2009.

**Table 22: Whether Respondent is Subjected to Violence by her Husband**

If respondent is subjected to violence by her husband	Rewari	Ambala	Jhajjar	Total
Yes	48(34) (75)	52(36.8) (78.7)	41(29.1) (59.4)	141 (70.8)
No	16(27.6) (25)	14(24.1) (21.2)	28(48.3) (40.6)	58 (29.1)
Total	64	66	69	199

Source: ISST survey, 2009.

Out of the total respondents, 70.8 per cent agreed to the fact that they were being subjected to violence by their husbands (see Table 22), while 22.1 per cent of the total respondents claimed to being subjected to violence by their in-laws (see Table 23). Among the respondents from

different districts, Rewari recorded the highest figure (54.5 per cent) of respondents being subjected to violence by their in-laws and Ambala recorded the least (18.2 per cent).

**Table 23: Whether Respondent is Subjected to Violence by her In-laws/Relatives**

If respondent is subjected to violence by her in-laws/relatives	Rewari	Ambala	Jhajjar	Total
Yes	24(54.5) (37.5)	8(18.2) (12.1)	12(27.3) (17.4)	44 (22.1)
No	40 (62.5)	58 (87.8)	57 (82.6)	155 (77.9)
Total	64	66	69	199

Source: ISST survey, 2009.

**Table 24: Reasons for Harassment of the Respondents**

Reasons for harassment	Rewari	Ambala	Jhajjar	Total
Spouse's jealousy about her earnings	-	-	2(100) (11.7%)	2 (4.3)
For not contributing earning to the family	-	2(100) (11.7)	-	2 (4.3)
For not giving money to consume alcohol	10(25)	15(37.5) (88.2)	15(37.5) (88.2)	40 (85.1)
Assuming infidelity on the part of the respondent	3(100)	-	-	3 (6.3)
Jealousy about the respondent holding a position in local bodies	-	-	-	-
For not caring for husband's parents/his kin	-	-	-	-
Total	13	17	17	47

Source: ISST survey, 2009.

As regards the reasons for harassment, 85 per cent of the respondents mentioned that they were harassed for not giving money to their husbands to consume alcohol (see Table 24).

Table 25 presents the types of physical violence experience by the respondents from three districts in terms of the frequency of occurrence of the violence. Among the responses, 68.3 per cent mentioned slapping, followed by punching (29.1 per cent). In terms of the frequency of occurrence of slapping, occasional occurrence was listed as the highest (52.4 per cent), and frequent slapping was listed the lowest (14.6 per cent). However, the incidence of punching frequently was listed as the highest with 54.3 per cent and punching rarely (14.2 per cent) as the lowest.

**Table 25: Nature and Frequency of Domestic Violence Experienced by Respondents**

Type of Violence/ Physical Violence	Rewari			Ambala			Jhajjar			Total			Total
	Frequency of Occurrence												
	1	2	3	1	2	3	1	2	3	1	2	3	1+2+3
Slapping	2	26	11	2	4	9	8	13	7	12(14.6)	43(52.4)	27(32.9)	82 (68.3)
Punching	11	3	1	3	5	4	5	3	-	19(54.3)	11(31.4)	5(14.2)	35 (29.1)
Kicking	1	1	-	-	-	-	-	1	-	1(33.3)	2(66.6)	-	3 (2.5)
Burning	-	-	-	-	-	-	-	-	-	-	-	-	
Throwing hard object	-	-	-	-	-	-	-	-	-	-	-	-	
Threaten to attack with sharp object etc	-	-	-	-	-	-	-	-	-	-	-	-	
Total	14	30	12	5	9	13	17	7		32(26.7)	56(46.7)	32(26.7)	120

Source: ISST survey, 2009.

Note: 1—Frequently; 2—Occasionally; 3—Rarely.

Table 25 presents the types of physical violence experienced by the respondents from the three districts, in terms of the frequency of its occurrence. While 68.3 per cent of the responses were for slapping, 29.1 per cent pertained to punching. As regards the frequency of occurrence of slapping, occasional occurrence was listed as the highest (52.4 per cent), and the frequent occurrence of slapping was listed the lowest (14.6 per cent). However, for punching, its frequent occurrence was listed the highest by 54.3 per cent of the respondents, and its rare occurrence was listed as the lowest by 14.2 per cent of the respondents.

**Table 26: Nature and Frequency of Domestic Violence Experienced by Respondents**

Type of Violence/ Sexual Violence	Rewari			Ambala			Jhajjar			Total			Total
	Frequency of Occurrence												
	1	2	3	1	2	3	1	2	3	1	2	3	1+2+3
Husband forces you to have sexual intercourse	8	1	-	1	-	-	7	6	-	16	7	-	23

Forced by In Laws to do Sexual favors	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	8	1	-	1	-	-	7	6	-	16	7	-	23	

Source: ISST survey, 2009.

Note: 1—Frequently; 2—Occasionally; 3—Rarely.

**Table 27: Nature and Frequency of Domestic Violence Experienced by Respondents**

Type of Violence/ Verbal and Emotional	Rewari			Ambala			Jhajjar			Total			Total
	Frequency of Occurrence												
	1	2	3	1	2	3	1	2	3	1	2	3	1+2+3
Insults you	28	15	-	1 9	3 0	2	19	22	2	66(48.7) (32.8)	67(48.9) (35.1)	4(2.9) (33.3)	137 (33.9)
Ridicules you	29	15	-	2 0	2 9	2	18	21	2	67(49.2) (33.3)	65(47.7) (34)	4(2.9) (33.3)	136 (33.7)
Humiliates you	31	14	-	2 0	2 9	2	12	14	2	63(50.8) (31.3)	57(45.9) (29.8)	4(3.2) (33.3)	124 (30.6)
Name calling	3	1	-	-	-	-	-	-	-	3(75) (1.4)	1(25) (0.5)	-	4 (0.9)
Threatened to cause physical pain to your children/relatives	2	1	-	-	-	-	-	-	-	2(66.6) (0.9)	1(33.3) (0.5)	-	3 (0.7)
Total	93	46	-	5 9	8 8	6	49	57	6	201	191	12	404

Source: ISST survey, 2009.

Note: 1—Frequently; 2—Occasionally; 3—Rarely

For sexual violence, the number of responses was small. Overall 11.3 per cent of the respondents admitted that their husbands force them to have sexual intercourse when they are not interested (see Table 26). Most of the responses for this were obtained from districts Rewari and Jhajjar. Only one respondent responded to this query from Ambala. Out of the 23 respondents, 69.5 per cent indicated that this type of violence takes place frequently and 30.4 per cent mentioned this as happening occasionally.

As far as verbal and emotional violence is concerned, the order of experiences of the type of violence based on the responses were for insult (33.9 per cent), ridicule (33.7 per cent) and humiliation (30.6 per cent). These forms of violence occurred either frequently or occasionally

(see Table 27). The responses for the rare occurrence of this type of violence were very marginal, at around only 3 per cent.

**Table 28: Nature and Frequency of Domestic Violence Experienced by Respondents**

Type of Violence/ Any other	Rewari			Ambala			Jhajjar			Total			Total
	Frequency of Occurrence												
	1	2	3	1	2	3	1	2	3	1	2	3	1+2+3
Husband being abusive	3	1	-	2	-	-	12	9	1	17(60.7)	10(35.7)	1(3.5)	28
Total	3	1	-	2	-	-	12	9	1	17	10	1	28

Source: ISST survey, 2009.

Note: 1—Frequently; 2—Occasionally; 3—Rarely.

Out of the total 202 respondents, 13.8 per cent reported that another form of violence was that of the husband being abusive. Of the 28 respondents, 60.7 per cent mentioned that the husbands became abusive frequently while 35.7 per cent reported that the husbands became abusive only occasionally (see Table 28).

**Table 29: Respondent's Awareness of Protective Law**

Awareness of Protective Law	Rewari	Ambala	Jhajjar	Total
Yes	14(24.1) (21.8)	21(36.2) (31.8)	23(39.6) (28.7)	58 (28.7)
No	50(34.7) (78.1)	45(31.3) (68.2)	49(34.0) (68.1)	144 (71.3)
Total	64	66	72	202

Source: ISST survey, 2009.

About 28.7 per cent of the total respondents reported to be aware of the protective law against domestic violence (see Table 29). The corresponding figure for Rewari was 21.8 per cent, indicating that the that respondents from Rewari were less aware of this law as compared to their counterparts in the districts of Ambala and Jhajjar.

**Table 30: Awareness of Domestic Act 2005**

Awareness of Domestic Violence Act	Rewari			Ambala			Jhajjar			Total			Total
	1	2	3	1	2	3	1	2	3	1	2	3	1+2+3
Yes	3	11	-	-	19	1	-	1	7	3(5.3)	45(80.4)	8(14.3)	56

Source: ISST survey, 2009.

Note: 1—Fully aware; 2—Partially; 3—Heard.

**Table 31: Whether Respondent Ever Resorted to the Law**

Whether Respondent Ever Resorted to the Law	Rewari	Ambala	Jhajjar	Total
Yes	2	-	1	3
No	20	21	55	96

Source: ISST survey, 2009.

Table 30 highlights the awareness level of the Domestic Violence Act among the respondents. Only 27.7 per cent of the respondents responded to this query out of a total of 202 respondents. Of this total, 80.4 per cent of the respondents reported to be partially aware of the Domestic Violence Act, while 14.3 per cent said that they had heard about it. However, 5.3 per cent reported to be fully aware of it, 3 per cent of the respondents out of the 99 respondents reported to have used the law (see Table 31).

**Table 32: Is the Law Adequate to Curb Violence**

Is the law adequate	Rewari	Ambala	Jhajjar	Total
Yes	5	-	5	10 (33.3)
No	5	-	15	20 (66.6)
Total	10	-	20	30

Source: ISST survey, 2009.

**Table 33: Most Effective Way to Curb Domestic Violence**

Most Effective Way to Curb Domestic Violence	Rewari	Ambala	Jhajjar	Total
Economic Empowerment	1	-	-	1 (3.4)
Police action	3	-	2	5 (17.2)
Social action against the accused	1	1	2	4

				(13.8)
Education & awareness	-	-	2	2 (6.8)
Change in mindsets favoring women	5	5	7	17 (58.6)
Total	10	6	13	29

Source: ISST survey, 2009

Table 33 indicates the most effective ways to curb domestic violence. While 58.6 per cent of the respondents thought that a change in the mindsets favouring women could be the most effective way to curb domestic violence, 17.2 per cent felt that police action was the answer, and 13.8 per cent recommended the use of social action against the accused.

### Impact of Micro Finance

Out of the 30 respondents, 93.3 per cent mentioned that the income generated through the disbursement of micro finance is sufficient to pay the instalment (see Table 34), while 74.1 per cent mentioned that the income generated is sufficient to meet the family requirement. The number of respondents in this case was 54 (see Table 35).

**Table 34: Is the Income Generated Enough to Pay the Instalment**

Income generated from new activity is enough to pay instalment	Rewari	Ambala	Jhajjar	Total
Yes	10	6	12	28 (93.3)
No	1	-	1	2 (6.7)
Total	11	6	13	30

Source: ISST survey, 2009.

**Table 35: Is the Income Generated Sufficient to Meet Family Requirements**

Income generated from new activity is enough to meet family requirements	Rewari	Ambala	Jhajjar	Total
Yes	10	6	24	40 (74.1)
No	1	-	13	14 (25.9)
Total	11	6	37	54

Source: ISST survey, 2009.

**Table 36: If Respondent's Living Standard Has Improved Overall**

If Respondent's living standard has improved	Rewari		Ambala		Jhajjar		Total	
	Yes	No	Yes	No	Yes	No	Yes	No
Financially	4	3	-	-	12	6	16 (42.1)	9 (64.3)
Socially	3	1	-	-	5	4	8 (21.0)	5 (35.7)
Legally	-	-	5	-	9	-	14 (36.8)	-
Total	7	4	5	-	26	10	38	14

Source: ISST survey, 2009.

Table 36 presents the responses of 52 respondents out of the total of 202 regarding whether the standard of living has improved after the disbursement of micro finance. While 42.1 per cent of the respondents mentioned that the living standard had improved financially and 36.8 per cent mentioned that their living standard had gone up as far as legal status is concerned. This was true for Ambala and Jhajjar. No one from Rewari mentioned about the enhancement of legal status. As regards the social status, 21 per cent mentioned that their living standards had improved socially.

**Table 37: I If Respondent's living standard has improved Financially**

if Respondent's living standard has improved:	Rewari		Ambala		Jhajjar		Total	
	yes	No	Yes	No	Yes	No	Yes	No
<b>Financially</b>								
If the assistance has increased your monthly income	4	59	1	65	8	61	13 (6.3)	185 (47.6)
If the assistance has decreased your dependence on money lender...	62	1	64	2	61	8	187 (90.3)	11 (2.8)
if you are able to save	1	62	-	66	6	63	7 (3.4)	192 (49.5)
Total	67	122	65	133	75	132	207	388

Source: ISST survey, 2009.

The financial living standard was further divided into different components to obtain more clarity on the issue. For instance, 6.3 per cent of the respondents indicated that the assistance had helped increase their monthly income. Regarding savings, 3.4 per cent mentioned that they were able to save more after receiving the micro finance (see Table 37). However, the most important

fact was that the assistance had decreased their dependence on moneylenders, as mentioned by 90.3 per cent of the respondents.

**Table 38: If Respondent's Living Standard has Improved Socially**

If Respondent's living standard has improved: Socially	Rewari		Ambala		Jhajjar		Total	
	yes	No	Yes	No	Yes	No	Yes	No
Has the income generation activity elevated your status In your family	36	27	37	29	48	20	121 (38.0)	76 (27.9)
Has the income generation activity elevated your status In your Society	38	25	37	29	47	20	122 (38.4)	74 (27.2)
If the respondent is able to express your opinion freely	12	51	21	45	42	26	75 (23.6)	122 (44.8)
Total	86	103	95	103	137	66	318	272

Source: ISST survey, 2009.

The question on social living standards was split into a few components to facilitate a better understanding of the situation. The respondents mentioned that income generation had elevated their social status in the society (38.4 per cent) and within the family (38 per cent). However, 44.8 per cent mentioned that they were not able to express their opinion freely (see Table 38). This has come out very clearly in the case of Rewari (49.5 per cent) and Ambala (43.6 per cent).

**Table 39: If Respondent's Legal Awareness Has Improved**

if Respondent's legal awareness has improved	Rewari		Ambala		Jhajjar		Total	
	yes	No	Yes	No	Yes	No	Yes	No
If respondents are aware of Protective Law/Acts	14	49	21	45	22	49	57	143
If respondents are aware of the mechanism to lodge a complaint	1	62	-	50	-	68	1	180
Total	15	111	21	95	22	117	58	323

Source: ISST survey, 2009.

The awareness level of the protective law/Act varies across districts (see Table 39). Out of the total responses which indicate awareness of the protective law, Jhajjar recorded the highest (38.6 per cent), followed by Ambala (36.8 per cent) and Rewari (24.6 per cent). The data also reflects that out of the total of 181 respondents, 99.4 per cent were not aware of the mechanism to lodge a complaint.

## Views of Adolescent Girls on Domestic Violence against Women

**Table 40: If Discrimination against Girls/Women is Prevalent in the Society**

Is discrimination against women/girls prevalent in the society	Rewari	Ambala	Jhajjar	Total
Yes	2(50) (11.7)	-	2(50) (14.3)	4 (8.2)
No	14(32.5) (82.4)	17(39.5) (100)	12(27.9) (85.7)	43 (87.7)
Sometimes	1(50) (5.8)	-	1(50) (7.1)	2 (4.1)
Total	17	17	14	49

Source: ISST survey, 2009.

A total of 49 adolescent girls were interviewed during the survey conducted in the three districts of Haryana, viz. Rewari, Ambala and Jhajjar. About 8.2 per cent of the adolescents revealed that discrimination against girls/women prevails in the society (see Table 40). This was mentioned by the respondents from Rewari and Jhajjar, but not from Ambala. Another 4.1 per cent mentioned that it happened sometimes and not always. However 87.7 per cent denied that any discrimination prevails in the society against girls/women.

**Table 41: If Respondent Felt Discriminated against the Family/Society for being a Girl**

If respondent felt discriminated against in the family/society for being a girl	Rewari	Ambala	Jhajjar	Total
Yes	3(60)	-	2(40)	5 (12.8)
No	4(11.7)	17(50)	13(38.2)	34 (87.1)
Sometimes	-	-	-	-
Total	7	17	15	39

Source: ISST survey, 2009.

**Table 42: If Respondent Witnessed Women being Mentally/Physically Harassed at Home**

If witnessed women being mentally /physically harassed at home	Rewari	Ambala	Jhajjar	Total
Yes	13(44.8) (76.4)	11(37.9) (64.7)	5(17.2) (33.3)	29 (59.2)
No	3(18.7) (17.6)	5(31.2) (29.4)	8(50) (53.3)	16 (32.6)

Sometimes	1(25) (5.8)	1(25) (5.8)	2(50) (13.3)	4 (8.2)
Total	17	17	15	49

Source: ISST survey, 2009.

About 12.8 per cent of the adolescents felt that they were being subjected to discrimination in the family and society for being a girl (see Table 41). While in Ambala, the respondents denied experiencing any such thing in the society, 59.2 per cent of the adolescents admitted that they had witnessed women being mentally/physically harassed at home (see Table 42). As many as 77.1 per cent of the adolescents indicated that alcoholism/drug addiction is the main reason for violence and 14.3 per cent mentioned poverty as being the reason for this (see Table 43). About 48.9 per cent of the adolescents thought that complaints of violence should be registered with the police to punish the offenders (see Table 44). The maximum responses were shared by respondents from Ambala (54.2 per cent) and Rewari (33.3per cent).

**Table 43: Reasons for Violence against Women**

Reasons for violence	Rewari	Ambala	Jhajjar	Total
Male domination	1(100)	-	-	1 (2.8)
Social bias against females	-	1(100)	-	1 (2.8)
Alcoholism/drug addiction	11(40.7)	10(37.0)	6(22.2)	27 (77.1)
Poverty	2(40)	1(20)	1(20)	5 (14.3)
Low prestige attached to females	1(100)	-	-	1 (2.8)
Illiteracy	-	-	-	-
Total	15	12	7	35

Source: ISST survey, 2009v

**Table 44: Should the Complaints be Registered with the Police?**

If the complaints should be registered with the police	Rewari	Ambala	Jhajjar	Total
Yes	8(33.3)	13(54.2)	3(12.5)	24 (48.9)
No	7(33.3)	3(14.3)	11(52.4)	21 (42.8)
Sometimes	2(50)	1(25)	1(25)	4

				(8.2)
Total	17	17	15	49

Source: ISST survey, 2009

In the case of violence, the respondents said that they would preferably approach their elders (51.1 per cent), followed by registering complaints with the police (27.6 per cent) and seeking the help of relatives (12.7 per cent) (see Table 45).

A majority of the adolescents (53.1 per cent) revealed that in the case of violence, they would register complaints of domestic violence with the police (See Table 46). The maximum responses for this were obtained from Ambala (50 per cent), followed by Jhajjar (26.9 per cent) and Rewari (23.1 per cent).

**Table 45: Whom to Approach in Case of Violence?**

In case of violence who would you approach	Rewari	Ambala	Jhajjar	Total
Elders	12(50)	7(29.1)	5(20.8)	24 (51.1)
Neighbours	-	-	-	-
Relatives	-	-	6(100)	6 (12.7)
Police	4(30.7)	9(69.2)	-	13 (27.6)
Panchayat	1(25)	1(25)	2(50)	4 (8.5)
Total	17	17	13	47

Source: ISST survey, 2009.

**Table 46: Would You Register Complaints of Domestic Violence with the Police?**

If the complaints should be registered with the police	Rewari	Ambala	Jhajjar	Total
Yes	6(23.4)	13(50)	7(26.7)	26 (53.1)
No	10(45.4)	4(18)	8(36.4)	22 (44.8)
Sometimes	1(100)	-	-	1 (2.0)
Total	17	17	15	49

Source: ISST survey, 2009

**Table 47: Know of Anyone Who has Registered Complaints of Domestic Violence with the Police**

<b>Know of anyone who has registered complains of DV with the police</b>	<b>Rewari</b>	<b>Ambala</b>	<b>Jhajjar</b>	<b>Total</b>
Yes	1(100)	-	-	1 (2.7)
No	8(22.8) (88.8)	13(37.1) (100)	14(40) (100)	35 (97.2)
<b>Total</b>	<b>9</b>	<b>13</b>	<b>14</b>	<b>36</b>

*Source: ISST survey, 2009.*

**Table 48: Awareness of Domestic Violence Act**

<b>Awareness of Domestic Violence Act</b>	<b>Rewari</b>	<b>Ambala</b>	<b>Jhajjar</b>	<b>Total</b>
Yes	4(30.7) (23.5)	4(30.7) (23.5)	5(38.5) (33.3)	13 (26.5)
No	13(36.1) (76.4)	13(36.1) (76.4)	10(27.7) (66.6)	36 (73.5)
<b>Total</b>	<b>17</b>	<b>17</b>	<b>15</b>	<b>49</b>

*Source: ISST survey, 2009.*

**Table 49: If the Domestic Violence Act is Implemented Properly in Respondent's Area**

<b>If DV Act implemented properly in her area</b>	<b>Rewari</b>	<b>Ambala</b>	<b>Jhajjar</b>	<b>Total</b>
Don't Know	3(42.8)	1(14.3)	3(42.8)	7 (87.5)
Yes, Properly	-	-	1(100)	1 (12.5)
<b>Total</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>8</b>

*Source: ISST survey, 2009.*

Among the respondents, 97.2 per cent denied of knowing anyone who had registered a complaint of domestic violence with the police (see Table 47) while 73.5 per cent of the adolescents were not aware of the Domestic Violence Act as against 26.5 per cent, who were aware of this Act (see Table 48).

Among the total of 8 adolescents, 87.5 per cent revealed that they do not know if the Act is implemented properly in their respective area (see Table 49). About 32.6 per cent of the adolescents showed an interest in using the provisions of the Act, if needed (see Table 50).

**Table 50: If the Respondent Will Use the Act if Needed**

<b>If respondent will use the Act if needed</b>	<b>Rewari</b>	<b>Ambala</b>	<b>Jhajjar</b>	<b>Total</b>
Yes	4(25) (23.4)	5(31.2) (29.4)	7(43.7) (46.6)	16 (32.6)
No	7(33) (41.2)	11(52.4) (64.7)	3(14.3) (20)	21 (42.8)
Can't Say	6(50) (35.2)	1(8.3) (5.8)	5(41.7) (33.3)	12 (24.5)
Total	17	17	15	49

Source: ISST survey, 2009.

While analyzing the impact of microfinance it become pertinent to understand if access to micro finance help in reducing incidence of violence. As mentioned earlier 15(7%) of the total sample had taken assistance for income generating activities and of them 4 had experienced domestic violence either from husband/in-laws. Further out of the 15 respondents, 6 had experienced violence of any form and 4 had experienced physical violence, 3 had experienced sexual violence and 1 had reported moderate decrease in violence. 3 out of the 15 respondents were aware of protective laws but none had used the law. A separate analysis of the experience of violence and awareness of protective law was done for a group of 29 respondents who had reported of taking loans and improvement in well being and of them 19 had experienced domestic violence either from husband/in-laws. 17 respondents out of the total 29 had experienced physical violence and 7 had experienced sexual violence and 14 were aware of the protective law and only 1 respondent had used it.

**Table 51: Responses to Different Issues Related to Domestic Violence & Microfinance by the Respondents**

<b>Indicators</b>	<b>No. of Respondents Mentioned Generated Income is Helpful to Pay Installment J1* (29)</b>	<b>No. of Respondents Taken Assistance from the Group to Start an Enterprise D2 (15)</b>
If group undertake any other activity beside income generation (Yes) D7	0	1
Sharing of domestic problem within the group (Sometimes) D8	16	8
If the group member respond to the domestic problem (Sometimes) D8_1	16	8
In case of injustice against a women/girl if your group collectively address such issues	0	0

(Yes) D9		
If your group involve in development activities (Yes) D10	0	0
DV (Yes)	16	4
Physical	11	4
Sexual	5	3
Verbal	15	
Economic	0	5
Any other	6	5
Awareness of protective law (I 1)	12	3
If law is used ever (I3)	1	0
If you have become aware of the protective law (J6_1)	12	3
Have you become aware of the mechanism of lodging complain (J6_2)	0	0
Has the violence level changed	0	2

\*Indicates variable number in the questionnaire used for the survey.

## Section V

### Impact of Micro Finance in the Reduction of Domestic Violence

The present study was conducted in three districts of Haryana, viz. Rewari, Ambala and Jhajjar. The study was undertaken to assess whether the disbursement of micro finance helps in reducing domestic violence. For this purpose, 200 women, who were SHG members, participated in the survey. A few case studies were also undertaken to facilitate an in-depth understanding of the issues pertaining to domestic violence. The major findings emerging from an analysis of the data are presented below.

### Major Findings

#### *Demographic and Socio-economic Profile of the Beneficiaries*

Interestingly, around 52 per cent of the respondent belong to the age group of 36-45 years. This is the age when most women have grown up children, have established a social status within the community, become strong enough to take challenges from their husbands, and are expected to handle domestic violence with courage and self-assertion. This is particularly true for women in Haryana because they get married young (in the age group of 22-25 years or even younger) and

have completed their reproductive cycle by the age of 35 years. Around 48 per cent of the respondents belong to the age group of 19-35 years, and it is this category of women that are more prone to be subjected to domestic violence.

Education is an important dimension that helps women in gaining and retaining knowledge acquired from childhood to adulthood. In the present study, 34 per cent of the women respondents were illiterate. The city of Ambala seems to be better off than the others as far as literacy is concerned, as here less than 20 per cent of the women were found to be illiterate, while in Jhajjar, nearly 3 per cent of the respondents had been to college.

The overall sample contained 89.6 per cent married women and 7.9 per cent widows. In the case of Jhajjar district, 80.5 per cent of the respondents were married and 15.2 per cent were widows.

Out of the total of 202 respondents, 42 per cent were from BPL (Below Poverty Line) families. This is true for all the districts studied.

Among all the respondents, 7 per cent reported having huts. Ambala individually recorded the highest number of respondents possessing huts, amounting to 15 per cent of the total sample.

As regards the ownership of a house, 2.5 per cent of the respondents reportedly lived in rented houses. In case of Ambala, around 5 per cent reported to have rented houses, while 50 per cent of the total respondents revealed having an income of Rs. 37,000 per annum.

The major sources of income of the respondents were different occupations, including agriculture, casual labour, artisanship, self-employment and services. The largest source of income among all respondents (45.5 per cent) was either service or pension. The second highest source of income was from casual labour (35.2 per cent) followed by self-employment (15.8 per cent).

An intriguing factor that emerged from the study was that a majority of the respondents do not have sole decision-making power even where major decisions like their children's education and marriage, family planning, and participation in social functions are concerned. The decisions in these areas are usually taken jointly by the respondent and her husband. In all the districts, the responses were more or less the same. The responses obtained varied from 75-87 per cent for Rewari, 85-95 per cent for Ambala and 54-62 per cent for Jhajjar. However, the figures vary when the respondent alone is taken as the criterion, ranging from 6 to 9 per cent for Rewari, 6 to 8 per cent for Ambala and 26 to 36 per cent for Jhajjar. There are three decision areas wherein the decisions are taken exclusively by the respondents, including ways of enhancing of family income, the self-employment activities to be pursued by the beneficiary, and the time to be spent on leisure and recreation. The responses in this case range from 62 to 98 per cent for Rewari, 44 to 98 per cent for Ambala, and 70 to 92 per cent for Jhajjar. For some reason, it appears that

women in Jhajjar have greater decision-making power as compared to their counterparts in Rewari and Ambala.

### ***Relationship between Micro Finance and the Socio-economic and Legal Empowerment of the Respondents***

As regards the duration of the respondents' membership in SHGs, it was found that 37.1 per cent of the respondents had memberships for 5-6 years. The district Jhajjar, however, did not have any respondent with membership duration of 5-6 years, as all the respondents in this district had taken SHG membership 2-4 years ago. In other words, Jhajjar represents younger SHGs as compared to those in Rewari and Ambala districts. The data indicates that 5 per cent of the respondents had taken assistance from the group to start an enterprise, of which majority were from Jhajjar.

### ***Domestic Violence as Perceived by the Respondents***

Alarming, 92 per cent of the respondents admitted that there is domestic violence in the households. All the respondents in Rewari (100 per cent) and Ambala (100 per cent) and 77.5 per cent of the respondents in Jhajjar agreed to the contention that domestic violence occurs in families. However, only 31 per cent of the respondents perceive women as having subordinate status in relation with men in the family. Regarding the respondent's own status in the family, 26.5 per cent of the respondents perceived to have inferior status in relation to the men in the family.

As regards the forms of violence experienced by women, it is found that all the respondents mentioned having experienced violence with special reference to public abusing/rebuking (45.3 per cent), followed by slapping/kicking/punching (44.9 per cent), and the use of insulting words against the respondent's parents and relatives (4.2 per cent).

Further analysis of the violence perpetrated in different forms including physical, sexual, verbal and emotional violence indicates that 68.3 per cent of the responses were for slapping, followed by 29.1 per cent for punching. As regards the frequency of incidences of such violence, 52.4 per cent of the respondents mentioned the occasional occurrence of slapping while 54.3 per cent mentioned the frequent occurrence of punching.

In the case of sexual violence, only a small number of respondents claim to be its victims. Overall 11.3 per cent of the respondents admitted that husbands forced them to have sexual intercourse when they were not interested. Most of the responses for this query were obtained from the Rewari and Jhajjar districts. Only one respondent from Ambala responded to this query.

Out of the 23 respondents, 69.5 per cent indicated that this type of violence takes place frequently while 30.4 per cent mentioned that this happened occasionally.

As far as verbal and emotional violence is concerned, the respondents claim to have experienced insult, ridicule and humiliation. These types of violence occurred either frequently or occasionally. The responses for rare occurrence in this case were only around 3 per cent.

Out of the total 202 respondents, 13.8 per cent reported another form of violence, that of the husband being abusive. Of the 28 respondents who mentioned this, 60.7 per cent claimed that their husbands became frequently abusive while 35.7 per cent reported incidences of the husbands becoming abusive occasionally.

An analysis of the data indicates that alcoholism/drug addiction (mentioned by 40.2 per cent of the respondents), poverty (mentioned by 31.9 per cent), and generation gap with in-laws (18.5 per cent) were some of the important reasons for the occurrence of domestic violence in the families.

A large number of respondents mentioned generation gap with in-laws as the reason for domestic violence, with the figure being 37.9 per cent in Rewari, and 52.9 per cent in Ambala. This could be due to the fact that both in Ambala as well as Rewari, the literacy level was higher as compared to that in Jhajjar. Some of the traditional beliefs/values might be challenged by the younger generation, thereby leading to violence in the household. However, this is not a major issue in Jhajjar, where less than 10 per cent of the responses were attributed to this reason for the violence.

Out of the total respondents, 71 per cent agreed to the fact that they were being subjected to violence by their husbands, while 22 per cent mentioned being subjected to violence by their in-laws. Among the respondents from different districts, Rewari recorded the highest response (54.5 per cent) for the respondents being subjected to violence by the in-laws and Ambala recorded the least (18.2 per cent).

Of the total respondents, 28.7 per cent reported to be aware of the protective law against domestic violence, though the figure for Rewari in this case was a low 21.8 per cent, indicating that the respondents from Rewari were less aware of the protective law as compared to their counterparts in the districts of Ambala and Jhajjar.

Out of the 56 respondents, only three were fully aware of the Domestic Violence Act, while 45 of them claimed to know partially of it, while 58.6 per cent of the respondents said that bringing about a change in the mindsets of the people towards favouring women could be the most effective way to curb domestic violence, followed by police action (mentioned by 17.2 per cent of the respondents), and social action against the accused (mentioned by 13.8 per cent).

### ***Impact of Micro Finance***

In the present study, 5 per cent of the sample constituted the beneficiaries of micro finance, who had taken loans at low rates of interest to start income-generating activities. However, 67 per cent of the sample constituents were earning through casual labour, as *aanganwari* workers, or by doing stitching work or petty business. In other words, the maximum number of respondents were earning an income. Some of them, however, may not have been working at a regular stretch, such as cooks at the *aanganwari*, a job performed on a rotation basis. The disbursement of micro finance is seen to have had an impact if it provided income to the women and that income had anything to do with bringing about a qualitative improvement in the women's lives in terms of their social, financial and legal status. Therefore, micro finance may not result in economic empowerment among women through income generation but it signifies economic empowerment in terms of the very fact that those women were earning some income. Therefore, the pertinent question relates to the number of women earning an income. Out of 30 respondents, 93.3 per cent mentioned that the income they generated after receiving micro finance was sufficient to allow them to pay the instalments while 74.1 per cent mentioned that the income generated was sufficient for meeting their family needs.

Among the respondents, 42.1 per cent mentioned that their living standards had improved financially, while 36.8 per cent claimed that their living standards had gone up as far as their legal status was concerned, and this was true for both Ambala and Jhajjar. No one from Rewari mentioned about the enhancement of legal status. As regards the social status, 21 per cent of the respondents mentioned that their living standards had improved socially.

The question on financial living standards was further divided into different components to obtain more clarity. For instance, 6.3 per cent of the respondents indicated that the micro finance assistance had increased their monthly incomes while 3.4 per cent claimed that it had enabled them to enhance their savings. However, the most important finding is that the micro finance assistance had decreased the dependence of the respondents on moneylenders, a fact reported by a whopping 90.3 per cent of the respondents.

The question pertaining to social living standards was also split into a few components to facilitate a better understanding of the situation. The respondents mentioned that income generation had elevated their social status in the society (38.4 per cent) and within the family (38 per cent). However, 44.8 per cent of the respondents mentioned that they were not able to express their opinions freely, a fact mentioned by 49.5 per cent of the respondents in Rewari and by 43.6 per cent in Ambala. The awareness level of the Protective Act against domestic violence varies across districts. It was much below 50 per cent in all the districts. The data also reflects that out of the total 181 respondents, 99.4 per cent were not aware of the mechanism for lodging a complaint.

### ***Views of Adolescents on Domestic Violence***

A total of 49 adolescent girls were interviewed during the survey conducted in the three districts of Rewari, Ambala and Jhajjar, of which 8.2 per cent revealed that discrimination against girls/women prevails in the society. This was mentioned by the respondents from Rewari and Jhajjar, but not by those from Ambala. Another 4.1 per cent of the adolescent respondents mentioned that revealed that discrimination takes place sometimes but not always. However 87.7 per cent denied any prevalence of discrimination in the society against girls/women.

Around 13 per cent of the adolescents felt that they were being subjected to discrimination in the family and society for being a girl. While in Ambala, the respondents denied experiencing such thing in society, 59.2 per cent of the adolescents admitted that they had witnessed women being mentally/physically harassed at home. Their responses indicated that alcoholism/drug addiction (mentioned by 77.1 per cent of the respondents) was the main reason for the violence while 14.3 per cent mentioned poverty as being the reason for this.

Around 50 per cent of the adolescents thought that complaints of violence should be registered with the police to punish the offenders. The maximum responses in this regard came from respondents from Ambala (54.2 per cent) and Rewari (33.3 per cent). In case they were to experience such violence themselves, 51.1 per cent of the respondents opined that they would preferably approach their elders followed by 27.6 per cent saying that they would call the police, and 12.7 per cent claiming that they would reach out to other relatives.

Of all the adolescents surveyed, 53.1 per cent revealed that in the case of domestic violence, they would register complaints with the police. The maximum responses for this were obtained from Ambala (50 per cent), followed by Jhajjar (26.9 per cent) and Rewari (23.1 per cent).

Among the respondents, 97.2 per cent denied knowing anyone who had registered a complaint against domestic Violence with the police, while 73.5 per cent of the adolescents were not even aware of the Domestic Violence Act, as against 26.5 per cent who were aware of the existence of this Act. Also, 87.5 per cent of the adolescents revealed that they do not know if the Act is implemented properly in their respective areas, while 32.6 per cent of the adolescents showed an interest in using the provisions of the Act, if needed.

### ***Emergence of Issues***

In a total sample of 202 women, only 5 per cent were involved in income-generating activity by using micro finance. However, most of the respondents, who were SHG members, earn income, though not regularly. In Haryana, over the last 2–3 years, a scheme has been launched whereby the members of SHGs are given the job of a cook in the *aanganwari*. They are paid Rs. 2 per child per day. Each *aanganwari* has 30–50 children registered with it, depending on the size of the village. Many women have benefited from this scheme, but they have not become regular earners as this is not a regular job but performed only on a rotation basis. Therefore, for women,

participation in SHGs is an important aspect of their financial empowerment as they see it as a gainful engagement.

In Haryana, institutions like the Women's Development Corporation and the Rashtriya Mahila Kosh act like micro finance institutions. The SHGs can take credit from these institutions at lower rates of interest to run their business activities. It is appropriate to say that that the sample for this study consisted of 5 per cent women, who earn through income-generating activity by using credit from the bank or from the mentioned institutions. An analysis of the occupational status of the women respondents indicated that 37 per cent of them are housewives. The rest of them are working as agriculture labourers or dairy workers, *aanganwari* workers/helpers, helpers in a shop, or tailors. A sizeable number of them are engaged in taking tuitions or working as business agents.

The aim of the study was to understand the issue of domestic violence and to link it with the disbursement of micro finance. In the present study, it was not possible to establish a direct relationship between the two, since most of the respondents are members of SHGs but have not availed of any facility in terms of micro finance to undertake income-generating activity. The logic behind linking violence with micro finance is that the latter provides financial independence to the women by involving them in an income-generating activity. By the same logic, 63 per cent of the respondents are economically independent. Hence, the analysis of violence is centred around them and based on their experiences.

An analysis of data on the impact of micro finance indicates that it has an immense contribution towards the economic empowerment of the women. Although only 5 per cent of the respondents claimed to have benefited directly by the disbursement of micro finance, others who were members of SHG had also benefited. While micro finance may not have helped in reducing the incidence of domestic violence, it certainly helped in enhancing the status of women in the family and in the society.

The formation of SHGs is an essential feature of micro finance. Most of the respondents in the survey are a part of SHGs, which are doing inter-loaning or have started operating bank accounts. Through these groups, the members are able to draw loans in times of crisis, and are no longer dependent on the moneylender, nor do they have to pay high rates of interest. In the case studies conducted across districts, the respondents emphasised the need for economic empowerment and clearly said that it is essential because it saves them from starving, especially when they have exhausted the money on liquor and are left with nothing at all.

In Haryana, slapping/punching of women by the male household members is a very common occurrence. Respondents (44%) have mentioned it. This fact is also collaborated by the responses of the adolescents. They mentioned that they have witnessed women being harassed (59%)

The analysis of the responses of the adolescents brings out clearly that the reasons for domestic violence identified by the respondents as well as the adolescents are the same, viz. alcoholism/drug addiction and poverty. The fact that a large number of the adolescents denied having experienced any discrimination may be because they do not face discrimination in terms of food, clothes, etc. but may be facing discrimination of some other more subtle forms. The fact that many of the adolescents indicated that they would like to take the help of the police to resolve the problem of domestic violence indicates a strikingly different response from that of the adult respondents. This shows that the younger generation has greater faith in the system of governance than their elders and that they also see things objectively rather making them it emotional and personal, which is true for the adult respondents. However, the fact that more than 95 per cent of the adolescents were not aware of anyone having registered a case of domestic violence with the police indicates the inefficacy of policing in this regard. There is also limited awareness of the Domestic Violence Act. However, the enthusiasm shown by the adolescents to use the Act is a highly positive step, emphasising the need for undertaking an awareness campaign in this regard, to optimise the use of the Act and its implementation.

### ***Conclusion and Recommendations***

It appears from the above analysis that economic empowerment did help in enhancing the standard of living of the family. To some extent, it elevates the social status of the women in the family as well as in the society. However it does not necessarily empower to the women to freely express their opinions. Another important fact that emerged from the analysis is that economic empowerment relieves women from dependence on moneylenders from whom they often have to take loans at high rates of interest.

The low awareness among women of the protective law and their ignorance of the mechanism for lodging a complaint is a matter of concern. This also raises the issue that economic empowerment may not have anything to do with legal empowerment. There is thus a need to empower women with regard to the legal aspect by making them aware of the Act, and how to deal with it. One of the easiest and most feasible ways of achieving this is through SHGs, as 90 per cent of the women surveyed in the study are members of SHGs.

The data collected as part of this study clearly shows that physical violence against women is rampant in Haryana and also that the perpetrators of this violence are very often the husbands and, in some cases, the in-laws. The reasons for such violence are mainly the prevalence of poverty and alcohol abuse in the concerned families. Women feel that this violence can be curbed by effecting a change in the attitudes towards girls or a change in the mindsets of people. Women do not see legal action as the solution to the problem of domestic violence. This is because the values perpetrating male dominance and the subjugation of women are so deep-rooted in our society that the victims of the violence perceive it to be a very personal issue that should stay within the confines of the house rather than something that can be threshed out and resolved through public discussion. Under such conditions, spreading awareness among women

about the legal aspect of domestic violence may be recommended, but simultaneously there is also a need to impart a positive image of girls and young women to the society, and to tackle the problem at the social level by emphasising that domestic violence is extremely detrimental to the well-being of the family and future generations.

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## Appendix:

### Case Studies: (Rewari)

#### 1) Santosh

Santosh from Nandrampurvas village in Rewari has been supporting herself and her two children for more than half her life. She faced violence and atrocities from her husband and her mother-in-law, who was the perpetrator of the domestic violence, and was eventually forced to leave her home. Despite considerable trauma and limited assistance from the legal system, Santosh has brought up her two children herself and is now an *aanganwari* worker. She is 50 years old and has studied up to the twelfth grade. She has been separated from her husband, who worked for the Railway Ministry, for 23 years now.

Santosh had an arranged marriage when she was 22 years old. There was no dowry demand from her husband's family. Her younger sister was also married into the same family, but went back to her parents after eight months of marriage. Since then, she has continued to stay with her native family. At present she is working as an ANM in a hospital. When her sister left for her parents' house, Santosh's mother-in-law started abusing her and her husband, blaming them for enjoying their married life while her younger son was jilted by his wife. Being her elder sister, Santosh was expected to intervene and force her sister to return to the family. Her mother-in-law created a lot of tension at home, which gradually made her husband take to drinking. It was at this point that he started physically abusing Santosh regularly. For seven years, she tolerated this torture. Meanwhile, her husband had fallen in love with a widow who worked in his office. He would not return home for days. But Santosh would put up with all this as she had no one else to turn to for financial support. Her husband would spend more time with the other woman, who was living in a flat allotted to her by the government. Till date, Santosh's husband has not legally married her. After around seven years, her mother-in-law asked her to leave the house. She said "*Jab mera beta edhar nahi raheta to tu kiyu edhar padi hai... tu bhi ja.*" {When my son does not stay here, why do you... you also leave the house.} At the time, Santosh was three months pregnant. She came to her mother's place, and gave birth at home. The expenses towards the delivery were borne by her mother. Santosh filed a legal case against her husband and began to receive Rs. 400 per month as compensation. This was discontinued once she started working as an *aanganwari* worker. She has been entirely responsible for the education and upbringing of the children; her husband makes no contribution at all.

She gets a lot of co-operation and support from the other villagers (including her neighbors and relatives). At times, they have even helped her financially. She is a member of an SHG and contributes money to the group every month. She considers it a very useful way to save money, and in times of crisis, she can borrow money at low rates of interest.

As regards the Domestic Violence Act/Law, Santosh has full knowledge of it but has no faith in it. She herself has not received any benefit from the legal system except a meagre compensation. She feels

that the law is intended for the educated and rich people, and that the poorer people will continue to suffer in spite of it.

## **2) Kalpana**

“Domestic violence is never reduced with woman’s employment, rather it gets exacerbated... women leaving the house to work make men suspicious of their integrity,” says Kalpana from Bikaner village in Rewari. A trained tailor from ITI (Industrial Training Institute), who is educated till the twelfth grade and works as *aanganwari* worker, has no regrets about her past life wherein she was subjected to humiliation and abuse at the hands of her husband. She has accepted all that as a part of a tumultuous conjugal relationship, and has made the best of her situation in spite of the violence.

Kalpana was married at the age of 20. It was an arranged marriage, and there was no dowry exchange at the wedding. Her husband used to work as a machine operator in a factory. He never kept a regular job, and often worked only 4-5 months in a year. She has had to generate income for the household expenditure herself by using her tailoring skills.

She had six children, of which the eldest one died of brain tumour one year after his birth. The first delivery took place in a private hospital and the rest were at home. All the expenses were borne by Kalpana’s husband and herself. Her post-delivery care was supervised by her mother-in-law and her husband.

The violence at home was triggered by the incompatibility between her husband and herself. They fought about money most of the time. Her husband never had enough, but wanted to spend more than what he had. Kalpana would resist and this became an issue of conflict. Her husband would get violent and beat her mercilessly. Now that her children are grown up, he does not dare touch her, as all of them would protest. He continues to verbally abuse her, though.

The violence at home used to cause a lot of tension in the household. The issues were trivial, but Kalpana and her husband would always fight them out. Her husband is stubborn and shrewish in nature. The couple often fought over sex, too. After beating /abusing, her he would insist on having sex with her. Any resistance on her part would only make the situation worse. She lived in fear of his getting violent and beating her whenever he felt like it.

Her husband does not earn as much as Kalpana, but he still controls the household expenses and takes all the important decisions in the family. He chose the girl who married their son, despite Kalpana’s objections about the girl, and went ahead and arranged the wedding.

In all these years, she has sought help from her relatives, friends, neighbours, and the *panchayat* to seek help. Her husband has been to the *panchayat* many times to seek advice on how to deal with the violence. It is important to note that his motive is less to resolve the violence and more to justify his actions by complaining about his wife in a public space.

Her husband has never recognized her contribution as the main earner of the household. However, others do so in the family; her children give her full respect for her role in bringing them up. She is a

member of an SHG and contributes to the group regularly. She became a member because it would help her to take loans at a low rate of interest in times of need.

Domestic violence never ends; it can, however, be reduced with the interference of the children once they are grown up. Kalpana knows about the Domestic Violence Act/Law, but not in detail. She feels that it is helpful in cases of divorce/legal separation from the husband. But the type of domestic violence that she has been a victim of requires understanding between the husband and wife. It is a matter between two individuals who are close to each other. It is a somewhat personal problem; external agencies are of no use in resolving this conflict.

Kalpana strongly believes that women should earn to ensure their independence. Earning an income enables them to spend money on themselves and their children. They will not have to ask others for financial support.

### 3) *Lalita*

Lalita is a twenty year-old home-based worker from Bikaner village of the Rewari district who creates designs for leather shoes for a living. She has been a witness to domestic violence since infancy, and has observed how poverty, combined with a husband's alcoholism, can make women vulnerable to domestic abuse. Gender discrimination and difficult circumstances are serious obstacles, but Lalitha attempts to overcome them every day by earning her own money, and thus, her independence.

Lalita is unmarried and has studied up to the eighth grade. She earns 20-40 rupees per day at her job depending on the workload. She has seven sisters and one brother; all the sisters but the two who are married work as agricultural labourers or home-based workers. Her father works as a construction labourer and is a chronic alcoholic. He does not receive any money from his family for alcohol, but spends his own earnings on it. When Lalita was younger, her father would come home and beat her mother after drinking. He would pick up fights with her mother over trivial matters: for example, if he was not served vegetables at dinner, he would begin to argue. He would ask for rare food items and would start fights when they were not provided. But since his children have grown up, the violence has reduced. Now they interfere and make him understand why the things he demands cannot always be provided; they make him understand that what he asks for is unaffordable or beyond their reach. He has even vowed in front of his children to stop the violence because they earn money and run the household.

Strong gender discrimination is prevalent in Lalitha's village. The families who have no sons find it difficult to marry off their daughters. It is still believed that a boy may only marry a girl who has a brother. Hence, couples continue to try to conceive sons. As regards decision-making, all the important decisions of the household are still taken by her father.

Lalitha has no knowledge of the Domestic Violence Act/Law. She strongly feels that legal action is no solution to domestic violence. According to her, poverty is one of the main triggers of abuse. The violence in her home has reduced because all its members are earning, and are, therefore, strong enough to prevent their father from creating violence.

Lalitha feels that earning an income is essential for girls, so that they become financially independent and are able to stand on their own feet. She will never have to ask for money from her husband/in-laws, or even her own parents.

#### **4) Veena**

“Domestic violence can never be reduced or stopped until men change their perception about women. Men perceive women as objects that can be moulded as per their desire,” says Veena, a fifty year-old *aanganwari* helper from Bikaner village in Rewari.

Veena has studied up to the eighth grade and was married at the age of 15 years. It was an arranged marriage. Her in-laws did not ask for any dowry. Her husband is a casual labourer who used to consume alcohol on a regular basis. A few years ago, he developed complications of the liver due to excessive alcohol consumption and has undergone two operations to remedy it. For this reason, he only drinks occasionally now.

Veena had six children, all of whom were born at home. Of the six children, two died after a few months. All the living children are daughters, which is a setback for the family. Veena’s family has a strong son preference, especially her husband. He was very angry when their fourth child turned out to be another girl. Veena’s post-natal care was managed by her husband.

After drinking, her husband used to beat and abuse her. When her youngest daughter was only seven days old, Veena started going to work in a factory to earn money. This made her husband furious and suspicious, and he physically abused her for it. Later, she took up a job in a hospital where she had to go for day or night shifts, which again created problems and she had to quit because of the severe violence at home.

All these years, Veena has suffered on her own, but she has never approached the *police/panchayat* (local governance) to seek help for addressing the issue of violence at home. Her husband has never treated her as an equal but her relatives and neighbours give her a lot of respect. Her husband makes all the major decisions at home. He hands over his salary to her, but this means nothing for her, as he spends it at his will. Veena is a member of an SHG and contributes regularly as a part of her membership. She manages to take out the amount from her monthly expenses. Her major aim in becoming a member is to be able to take a loan from the group at a low interest rate in time of need.

She says that man considers himself “god” and a supreme power. He is never supposed to be challenged by a woman. If he is challenged, then it is his right to abuse her and physically assault her for not being obedient. There is another obvious reason for domestic violence: the sexual relationship. Her husband wanted to have sex when Veena was tired or unwilling. Whenever she refused, he would create a big scene.

It is very important for a woman to be engaged in an income-generating activity. This enables her to fulfil her own and her children’s needs. She is able to feed her children with her earnings and literally

does not have to depend on her husband's salary for survival. When a woman begins employment it helps her financially, but it often triggers conflicts at home and eventually the violence begins.

## Case Studies: (Ambala)

### 1) Durga

Durga, a mother of two daughters (aged 4 and 2 years, respectively) alleges that her mother-in-law is responsible for her current state of affairs... She compelled Durga's husband to abandon her so that she could get him married to someone else who was more 'caring'... Durga's mother-in-law has thus been the perpetrator of violence at home.

Durga was married at the age of 27. It was an arranged marriage. There was no demand for dowry in her marriage. Durga is educated up to the twelfth grade. Her husband works as a technical instructor in a government college. Although her in-laws never asked for any dowry at the time of marriage, later they used to keep taunting her for not bringing enough dowry.

Durga's first child was born in a private hospital. Her husband bore the expenses, but he was very annoyed at having to spend so much for the delivery of a girl child.

After the delivery, she stayed at her in-laws' home but was not looked after properly. She was not even given a proper diet by her mother-in-law. Aware of this situation, her brothers came and took her to her parents' place. She stayed there for eight months. Every time she would call her husband to come and take her back to in-laws' place, he would refuse. After a lot of persuasion, he eventually came to pick her up but that too at the station and not at her parents' place. She was dropped at the station by her brother. The second time when Durga conceived, her husband gave her a lot of medicines so that she would give birth to a baby boy, but nothing happened. Her mother-in-law used to get these medicines for her. When she was two months' pregnant, her husband sent her off to her parents place with the promise that he would get her back after two weeks. She tried to call him but he was reluctant to take her calls. The second baby is also a girl child and is now two years old, but her husband has not come to take her back home.

During her stay at her in-laws' place, her mother-in-law would keep complaining that she did not attend to the household chores and that she was incapable of handling work at home. All these conflicts used to erupt into big issues and her husband used to get furious with her, after which he would beat up her up. She claims that her husband was not a regular but an occasional drinker. But whenever he was drunk, he would beat her up and abused her even more. Her mother-in-law used to instigate her husband to abandon her and promise him that she would get him married to another girl. Her mother-in-law used to take every decision at home and had full control over the income earned by her husband. She used to treat Durga like a domestic servant. In her in-laws' home, there is a lot of discrimination against girls and boys are preferred. Since Durga gave birth to a girl child, it triggered

more violence at home. She thinks that had she delivered a boy child, the situation would have been different and at least she would have not been dumped by her husband in her parents' home .

She would like to seek a divorce but does not have enough knowledge about the law to be able to do so. Also, there is nobody to help her out with the procedural aspects. Her parents feel insecure and do not want to go to court to help her fight a case against her husband.

## **2) Kanta**

Kanta, a 30-year old *aanganwari* helper from Kardhan village of rural Ambala, has never been to the police /local *panchayat* to resolve her problem of domestic violence. She believes that it is of no use to engage an external agency for such a problem as domestic violence, according to her, is triggered off by the differences between the husband and wife and needs to be settled by them mutually without any outside intervention.

She was married when she was 20 years old. At the time of her marriage, her husband was a worker in the glass factory. It was not a regular job. Hers' was an arranged marriage and no dowry was exchanged. She has three children, including two daughters and a son. All of them were born at home. The post-natal care was provided by her in-laws.

For the past one year, her husband has taken to drinking. Everyday he comes home drunk and abuses and beats her up. He fights more after consuming alcohol. For generating the money to buy alcohol, he does all sorts of odd jobs and spends whatever he earns on liquor consumption.

Her husband takes all the important decisions at home. Whenever she asks for money to run the household expenses, she is beaten up and abused. Now she is independent and earns enough to run the household expenses but the domestic violence has not been reduced.

Her husband is well aware of her membership in an SHG. She contributes her earnings for meeting the household expenses. She has become a member of an SHG as that would enable her to take loans from the group in times of need at low rates of interest. She opines that if a woman is earning, the violence at home gets reduced. Economic empowerment enables women to be self-dependent.

She has no knowledge of the Domestic Violence Law/Act and is not even interested in learning anything about it because she believes that it will not help resolve the violence at home, which is purely a personal matter and needs to be resolved within the confines of the household.

## **Case Studies: (Jhajjar)**

### **1) Sonam:**

Sonam is an *aanganwari* worker from Kanoda village in Jhajjar block. She is married and is educated up to the tenth grade. Her husband earlier used to work in a factory using wooden moulds to make products. Now, he works in an export factory as a checker and earns a salary of Rs. 3000 per month.

Sonam had an arranged marriage at the age of 24. In the seven years of her marital life, she has conceived twice. The first time she gave birth to a son who is currently six years old, and was born at home. When she conceived the second time, her son was three years old. This pregnancy lasted for three months before she had a miscarriage while lifting some heavy wood for the house. The subsequent operation took place at a private hospital and the total expense was Rs. 1500. This was borne by Sonam's husband. Her husband then took a loan of around Rs. 5000 from various different sources on the pretext of providing post-natal care for his wife. However, he neither looked after her health nor provided her proper food. All the money he procured was used for alcohol. Her husband has been an alcoholic since their wedding. Earlier, he never used to hurt her when drunk, but since the last two years, he has been beating and abusing her after consuming alcohol. Nobody at home (her parents-in-law, brother-in-law or sister-in-law) comes to her rescue when she is beaten up mercilessly by her husband. He is not intimidated by anyone, not even the police, hence no one interferes in their affairs. Once he picked up a fight with his mother and she reported it to the police. He was put in a locker for a day or so but that was of no use, as he remained as violent and abusive as before.

When sober, her husband behaves quite normally. But when he is drunk, he creates hell at home and starts fighting over the most trivial issues. For instance, he blames Sonam for not adding enough spices to the food she cooks, or for not attending to the household chores properly, and so on. He is constantly suspicious of her activities. He claims that she does not care sufficiently for him and abuses her for being bossy or behaving as if she is the head of the household. He keeps asking for money for liquor and if he is not provided with the money, he beats her up. Alcohol is the main reason for this domestic violence.

Her husband keeps borrowing money from friends and relatives and Sonam is forced to pay it back herself. She feels that the violence can be resolved internally. Her parental family is very supportive and helps her financially. Her father is not alive, and she does not like to bother her brother with her affairs, as her sister's husband is also as abusive as her own husband, and it would be difficult for her brother to help resolve both his sisters' marital problems. Besides, she believes that it is her individual struggle and she has to fight it out by herself.

As regards decision-making at the household or outside level, her husband plays the primary role. She even had to take his permission to work as *aanganwari* helper. However, she has taken the decision to educate their son and bears the expenses towards it. Interestingly, her husband hands over his salary to Sonam every month, but continues to make all the purchases himself. He asks her for Rs. 50 for liquor almost every day. When she resists, he creates violence. Sonam keeps her earnings to herself so that she can use them for her own means and does not have to ask others for money. Whenever her husband is drunk and wants to have sex with her, she refuses. He becomes furious and abuses her, suspecting her of having an illicit relationship with someone else.

She is a member of an SHG and contributes Rs. 50 every month from her own salary. The decision to join an SHG was her own, and her family members as well as her husband have no objection to it. Sonam feels that it is beneficial because she saves money and can take a loan at only a one per cent rate of interest. This is a great help because she does not have to take a loan from an outside source or a

moneylender who would charge higher interest. As members of an SHG, the women can apply for loans to start an income-generating activity and do some work to earn through it.

Sonam is not aware of the Domestic Violence Act. She opines that legal action can never reduce violence. It is effective only for those who decide not to return to the household. She believes that this is purely a personal issue that needs to be solved at the household level only. However, reducing domestic violence seems like a hard task, and is a never-ending process. Men never try to understand women's feelings and impose their ideas on them. Women protest against issues such as sexual relationships, alcohol consumption, etc. Another issue that bothers men is when a woman takes up any employment. The man starts feeling insecure and worry that they will have no say if the woman is financially liberated and if she goes out and interacts with outsiders. He then attempts to dominate her more than usual and tries to assert his power. After starting work, Sonam has gained some status in her family. Her relatives and friends have started giving her enough respect, but her husband feels more insecure and subjects her to more violence.

## 2) *Indu*

Indu is a 23 year-old woman who lives with her family in Mazara (Jhajjar). She has studied up to the tenth grade but was forced to marry her husband at the age of fourteen by her father, who was ailing and passed away six months after her wedding. At present, she is not working but is waiting for a loan through an SHG so that she can start a business. During the initial years of her life, she had three miscarriages due to a weak and under-developed uterus. After treatment, the problem was rectified and she was able to deliver three more children.

Indu's husband works as a mechanic in a shop at Bahadurgarh. Her in-laws did not take any dowry from her family. However, her father took a loan to cover the expenses of the marriage. Her sister was instrumental in fixing her marriage. Her mother-in-law was quite helpful, and did the household work when she was unwell. All the expenditure towards medical treatment was borne by her husband and father-in-law. Her entire treatment was carried out in a private hospital. After nine years of marriage, she underwent an operation for sterilization as a form of family planning.

Her husband makes all the important decisions at home. Indu is given only a small amount of money to spend. Her husband makes all the household purchases, from vegetables to clothing. She feels that her husband makes good choices and feels that whatever purchase he makes is good. She is glad that her husband does all of these things and thereby relieves her of the responsibility.

Her husband gets irritated about small things; for example, if she does not finish her household chores or if she hits the children to discipline them. He is very meticulous and expects the household chores to be done on time. If she fails to do them, he starts abusing her. He is not an alcoholic but drinks occasionally. Indu says that if she argues with him, then he gets angry and beats her up.

### 3) Kritika

Kritika, a 32-year old widow pension-holder, continues to be exploited and abused by her brother-in-law (her husband's elder brother) even after the death of her husband. She has had 32 no education. She lives in Mazara village of Bahadurgarh block in Jhajjar district. She has two sons. She manages her household with her pension and support from her brother.

When alive, her husband was working as a construction labourer and was a chronic alcoholic. He used to beat her up after drinking, or whenever she asked him for money to buy food/ration for the house. He would often beat her so badly that she would leave him and go to her parents' house. Sometimes, she would stay there for months until her husband came and apologised for his actions; then she would return to her in-laws' place. He used to hit her with hard objects when he was enraged. Once she was hit on the nose so seriously that she needed stitches to set it right. However serious the fight was, he would always come to her at night and force her to have sex.

She was married very young in a hurriedly arranged marriage. It was her sister's wedding day when the arrangements were made. She was not even aware that she was going to be married the same day. It was done to save expenses: her parents were poor, and had no money to spend on two weddings. After seven years of her marriage, the 'gauna'<sup>10</sup> was done.

Kritika had two children who were both delivered at home. She had a hysterectomy after the birth of her second child. Her sister-in-law was very helpful at the time of the delivery, as were her parents. Her conjugal life lasted for fifteen years. After the death of her husband, her elder brother-in-law started exploiting her. She has been sexually assaulted time and again by her elder brother-in-law. He even made advances towards her once she was alone at home, and she put up a severe resistance. At times, he becomes enraged because of Kritika's repeated refusal to give in to his advances, and he goes to the village head alleging that she often offers herself to him. The village head take his side solely because her brother-in-law is a powerful man in the village; nobody wants to go against him. Kritika's sister-in-law knows the truth but does not dare to speak out against her husband.

Kritika would like to take up employment to earn money. But her brother-in-law keeps asking her to stay at home. Being a widow, she stands less of a chance to find work because her brother-in-law keeps spreading false rumours about her character. She works as a helper in nearby households within the village on a piece rate basis. Her earnings are restricted to her wages earned as a helper and her widow's pension. The total amount she earns is not enough to enable Kritika to run her household of three members.

The rest of her family is quite suspicious of her. Some members accord women who earn an income and are self-sustaining a higher status. Others do not approve of women leaving the household to earn for themselves. It was entirely Kritika's idea to join an SHG. She would like to take a loan to start up some income-generating activity and work from home.

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<sup>10</sup> The ceremony of sending the bride to the husband's place for the first time after marriage.

She has no knowledge of the Law/Act on Domestic Violence as she is uneducated. Also, she has no faith in laws. She feels that domestic violence can never be reduced. It is a never-ending struggle between the powerful and powerless. Earlier, her husband used to torture her, now she is exploited at the hands of her brother-in-law as she is one of the powerless.

#### **4) Sarita**

Sarita is a member of an SHG in the Bahadurgarh block and earns her income by vending bangles in the nearby area. She is 36-years old and is illiterate, but can sign her name. She was born into a poor family and was forced to marry at a very young age. Her husband works as a construction labourer and has no regular income. She has been married into a large extended family that cannot be supported by her husband's income alone. This often triggers violence at home, as does her husband's alcoholism.

Sarita has four children. Her family members had never used the services of a hospital, so all four of her deliveries took place at home. Now her extended family has shrunk in size because her sisters and brothers-in-law are married and have settled elsewhere. Still, domestic violence continued because when her husband used to drink, he would abuse her and beat her up.

Of late, however, Sarita's husband does abuse her when he is drunk but does not dare to touch her because her children shout at him. Another reason for her husband's decreased violence these days could be the fact that she no longer bothers him for money to run the household. She says that since she is earning these days, she no longer has to go for him for money, and this makes a difference: *'aaj kal main bhi kamati hun aur uske pas bhik nahi mangti hun usse bhi thora farak parah hai'*.

Since Sarita joined the SHG, she has become confident enough to earn for herself. She is less tense and her life is hassle-free now. She is determined to raise her children, and provide them an education, and knows that she will be able to support them with the income she earns.

Sarita believes that alcoholism and poverty, in general, have contributed significantly to her husband's violent behaviour. She says that the least one can do is to try to get the liquor shops closed so that women are not subjected to endless domestic violence by their alcoholic husbands.

Report on

**Workshop on 'IMPACT OF MICRO-FINANCE IN REDUCTION OF DOMESTIC VIOLENCE'**

**Venue: Conference Room II, India International Centre, Lodi Road, New Delhi**

**Date: 30 November 2009**

**Introduction to the Objectives of the Study: Ministry of Women and Child Development**

The Workshop began with **Ms. Jayalakshmi, Additional Director General, Ministry of Statistics and Programme Implementation**, presenting an overview of the project entitled 'Impact of Micro-finance in Reduction of Domestic Violence', which was conceptualized by the Ministry of Women and Child Development while she was holding the post of Statistical Advisor in the department. The idea of conducting this study was the brainchild of the erstwhile Minister of Women and Child Development, Dr. (Mrs.) Renuka Chaudhary. As the idea took shape, it was proposed to carry out the study country-wide in co-ordination with Self-help Groups (SHGs) as they have an extensive outreach throughout the country.

The study is being conducted in several parts of the country, through three research projects including the one undertaken by ISST. A common questionnaire is being used, which has been finalized by the Ministry of Women and Child Development after receiving inputs from the three grantees.

The key issue that the studies explore is whether there is any link between micro-finance and the incidence of domestic violence.

**ISST Study—Outline of Key Findings: Ms. Ratna M. Sudarshan, Director, and Dr. Rina Bhattacharya, Research Fellow, ISST**

Ms. Jayalakshmi's opening remarks were followed by a presentation of the study details and its findings by Ms. Ratna Sudarshan and Dr. Rina Bhattacharya of ISST.

After the presentation, Ms. Jayalakshmi made the following observations:

- The sample selection should have been more specific in order to be able to draw any conclusion from the study. She said that the number of women who had taken loans, that is, 15, is too small to arrive at any conclusion on its basis. The relevant question in the sample should have been the 'number of women accessing micro finance and also being subject to violence'.

[It was pointed out by ISST that all the women sampled are members of SHGs. However, very few of them evinced any interest in taking micro finance loans. They are engaged in a variety of work including both self-employment and wage employment. Moreover, the state government has been encouraging members of SHGs to take up wage work such as that of workers in an *aaganwari*. Most of the SHGs undertake inter-loaning but are not comfortable getting tied up to lending organizations for loans. Hence, it was difficult to identify women who had taken micro-finance loans to start their own businesses.]

- Ms. Jayalakshmi also suggested that the data pertaining to women engaged in any kind of income-generating activity can be studied separately in order to identify any trend or association between micro-finance and domestic violence.

The study should highlight rural/urban differentials more clearly. [It was clarified by ISST that the study included women from the rural areas only.] **Discussant Comments I: Prof Ravinder Kaur**

**Prof. Ravinder Kaur**, discussant for the study offered the following suggestions:

- There is a need to study both men as well as women in such a study, especially in terms of the employment status of males in Haryana due to the prevalence of a high rate of unemployment among educated males. Recent statistics also reveal that the rate of crime against women has shown an increasing trend. She further suggested that when a man's status is challenged by his wife, especially in patriarchal states like Haryana, it might increase the incidence of violence. Therefore, such a study may even highlight a trend whereby the economic empowerment of women actually leads to an increase rather than a decrease in incidences of domestic violence that is a decrease in gender gaps may lead to an increase in violence against women. It is thus pertinent to include men in the sample as that would throw up some interesting insights.
- Activities such as participation in SHGs may be perceived as challenging the control over women by their male family members in terms of sexuality, physical movement, labour, etc., thereby posing a threat to the so-called 'superior' status of men.
- The level of education of both men and women may also point to certain trends in the occurrence of domestic violence. However, this is not to say that better education leads to a decrease in domestic violence. The fruits of education among women, like their ability to work outside the home, to better articulate their thoughts and feelings, and to be conscious of their roles and position in society may be perceived as potential threats by their male counterparts who are less educated than them.
- She said that she has a problem with the usage of the term 'change the mindset', which is very ambivalent. There is a need to explain the term and specify what actually needs to be changed—an individual's behaviour, thoughts and thought process within the larger social milieu.
- The contrast between the perceptions of women and their grown-up daughters was seen as interesting and revealing of the changing social mores among women. However, it is important to analyse these perceptions in the context of the age of the girl and the phase of life that she is going through.
- She said that the social impact of activities like participating in an SHG is greater than its economic impact. The very ability of a woman to come out of the house, meet a group of women and discuss significant socio-economic issues is what actually generates a feeling of empowerment among the women.

- In an SHG, the main challenge is to bring together a group of unrelated women on a common platform and to engage them in meaningful discussions and activities. One of the most significant implications of an SHG is its function of taking any action as a group and acting as a support group for its members.
- A study conducted in the Mewat district of Haryana found that joining an SHG intensified the problems of women as the men then deliberately started shunning family responsibilities.
- She also said that the study should elaborate more on the socio-economic backgrounds of the respondents, which would bring to the fore more information about man-woman relationships and the reasons for domestic violence.

After Ms. Ravinder Kaur's comments, Ms. Jayalakshmi highlighted the need for establishing a relationship, if any, between the men's educational status and the occurrence of domestic violence.

### **Discussant Comments II: Prof Sonalde Desai**

**Ms. Sonalde Desai**, discussant, made the following comments:

- The study raises some pertinent questions about NFHS data and its ability to provide answers on domestic violence as the figures only partially reveal the real picture.
- It would thus be prudent to undertake secondary analysis of the NFHS data as that would highlight more interesting facts and figures.
- As the study focuses on micro-finance, it covers women involved in micro-finance activities. It is also seen that micro-finance reaches only the better-off amongst the poor. Therefore, this poses a limitation in itself, in terms of selectivity.
- Ms. Desai also pointed to a methodological issue and said that by resorting to quantitative data, one often tends to oversimplify the problem, as a result of which issues like the relationship between a couple, power imbalances, threats to male domination, etc. are not properly captured. She added that it is the social milieu which makes domestic violence acceptable or unacceptable, and therefore, we need to capture such issues in order to be able to understand the problem in its true context.
- Income and education do not abet violence.
- The study should dwell more on the contrast between the behaviour and perceptions of adolescent girls and their mothers, and to find out why the daughters are not able to see what their mothers are actually experiencing. She suggested that some of these girls could be tracked down after marriage to assess if life had changed for them after they got married, and whether these changes had also brought about a change in their erstwhile pre-marital perceptions.
- Ms. Desai concluded her remarks by stressing that the research must be contextualized against the larger debates in the literature on domestic violence and micro-credit.

### **Open Discussion among the Participants**

Following Ms. Desai's observations, Ms. Jayalakshmi pointed out that there could be a non-linear relation between empowerment and domestic violence. She also said that the NFHS

exercise and this study are very different from each other and expose different kind of data because the focus of NFHS is not domestic violence.

**Ms. Neelam, Protection Officer, Rewari**, said that about 40 cases of domestic violence had come to her notice so far, out of which she had filed F.I.R.s in four cases. She revealed that the Special Cell for women and children had started operating only in June 2009, since when 84 cases had already been received by the Cell. While explaining the concept of the special cell and its functioning, she pointed out that the functionaries of the Cell conduct weekly awareness workshops for both the women as well as the police. During these meetings, they address both the men and women. She also highlighted the need to understand violence from the perspective of the woman suffering from it as she needs to voice her experience before any action can be taken against the perpetrator of the violence. She also said that the women do not come to the police after the first incidence of violence at home or even after repeated episodes of violence as they initially try to bear with it and seek solutions without taking the matter outside the home. It is only when the violence is unceasing and it becomes unbearable that the victim decides to step out of the home to seek a solution and opts for the last resort of going to the police. Therefore, the first time that she approaches the police, she is usually very agitated and vehemently expresses her anger and frustration, which is often misinterpreted by the police as well as judiciary as aggressive behaviour on her part that has precipitated the violence against her.

Ms. Neelam also said that the incidence of alcoholism is very high among men in Haryana, and that women do much more work than the men, yet none of their work is recognized. She, however, claimed that women usually adopt a simplistic approach in dealing with the problem as they think that merely shutting down liquor shops would help resolve the problem whereas what is actually needed is assisting and motivating their alcoholic husbands to join some therapy and rehabilitation programme in order to tackle the issue more holistically.

She said that as a counsellor, she also follows up individual cases. Often the women call her during episodes of violence and she arranges for some worker/police official to be sent to the woman's rescue. She goes to the court and urges for the speedy disposal of these cases. She pointed out that being present in the court with the victimized woman in it offers a great support for her. The counsellor acts as an interface between the woman and the judiciary.

**Mrs. Seema Grover, Community Development Programmed Officer (CDPO), Rewari**, revealed that the number of women in each SHG group is always between 10 and 15. Women do not want to take loans from the bank because they feel that they would be bound by a formal system of loan procurement if they do so. They are thus happy with the inter-lending procedure. This is the problem that the department has been addressing with various credit-related schemes undertaken by the government.

She added that they also work on issues like child marriage. 'Group marriage' is a newly emerging trend in the state (Haryana) wherein a family marries off all their daughters at one go, by organizing a single marriage ceremony. It saves the family from the exorbitant expenditure it would have to incur on each daughter's marriage. Therefore, parents are increasingly opting for this group arrangement to mitigate their financial burden. The down side of these group marriages is that many girls, who have yet not reached marriageable age, are also being married

off along with their older sisters. Therefore, while dealing with the issue of child marriage, she also attempts to stop these group marriages and to spread awareness among the local families about the negative repercussions of marrying off under-age girls.

**Ms. Madhavi, Protection Officer, Jajjar**, said that women in her district work a lot while the men just sit around at tea stalls and do nothing but chat. Women do almost all the household chores yet their labour is not considered to be productive. This also results in domestic violence as if the women refrain from doing all the work, the men beat them up. Further, it is the men who go out to the market to sell their produce but they do not tell their wives the exact amount at which the products are sold. It has also been found that men spend most of their earnings on buying alcohol and that the rate of alcoholism is considerably high in Haryana. This is also believed to be one of the major reasons for the high rate of domestic violence in the state.

Increasing real estate rates have also led to an increase in domestic violence. The cost of land has increased and buyers are ready to pay huge amounts for it. Therefore, people have a lot of money at their disposal, which increases their greed, allowing it to manifest itself in the form of domination over the women in the family. The incidence of dowry is also on the rise, and daughters-in-law are being coerced to get expensive items like motorcycles from their parents. Simultaneously, restrictions on the daughters-in-law have increased in an attempt to 'safeguard the status and honour of the family. There is also a stark difference in the family's attitude towards the daughter and daughter-in-law. There are thus instances wherein a family treat their daughters-in-law with disrespect but if their daughters are being ill treated by the in-laws, the same families runs to the daughters' rescue.

### ***Issues Raised during the Discussion***

The issues raised during the workshop are delineated below.

- What are the follow-up mechanisms to deal with domestic violence? It is difficult to undertake home visits in each case of violence due to lack of infrastructure. But the protection officers try to visit the affected houses by planning awareness programmes in that particular village or a nearby village so that they can visit the affected woman and try to help her.
- The perception of the judiciary towards the victims of domestic violence has been improving ever since the conduction of awareness programmes in which the judiciary is also involved. For instance, it has been pointed out that if a woman steps out of the house to voice her problem, she should receive both a speedy trial as well as speedy justice.
- Meenakshi pointed out that women often hesitate to approach the police and the judiciary for resolving this problem. This is also because of the inefficiency of the courts in providing speedy justice, which has reduced the importance of law. Madhviji responded to this by saying that a lot has changed recently and that continuing efforts are being made by the government and protection officers to improve the situation. She said that when women approach the protection officer, they say that they have been fighting the case for some years now and do not even know the section or the law on which the case is based. Therefore, the channel through which one is approaching these systems also makes a difference.

- Questions on the effectiveness of caste *panchayats* were also raised. As often seen in the villages, these *panchayats* are highly male-dominated. Therefore, only men feel comfortable in approaching these *panchayats* and women refrain from doing so.
- In response to queries regarding inter-lending, Neelam ji replied that Haryana is not really a poor state, and while the people of the state may have low monthly incomes, they also have income in kind which is sufficient to provide for basic necessities. Therefore, inter-lending works well as women only want to save money and are not necessarily looking to maximize their earnings and profit.

**Short Film: ‘Life Imprisonment’ directed by Denize Rodricks, Public Service Broadcasting Trust**

After the discussions, a short film on domestic violence was presented at the workshop.

**Discussions Following the Film, Moderated by Dr. Rachana Johri**

Dr. Rachana Johri said that the problem of domestic violence is not confined to India. It happens even in countries where women enjoy a better financial and social position. She made the following observations:

- Domestic violence is beyond the phenomena of dowry and alcoholism.
- Domestic violence occurs in an intimate relationship wherein a woman expects love and comfort instead of aggression. Therefore, we need to understand that issues of intimacy, sexuality, construction of masculinity and femininity are also involved.
- ‘Mind-sets’ and social constructions are very connected and it is important to work at a larger level like on the notions of being a man or a woman, in order to challenge the social constructions in society.
- The idea of preserving the institution of the family is problematic as it upholds social constructions such as that the *izzat* (honour) of the family has to be preserved by the daughter-in-law even if she has to succumb to these constructions in order to prove herself as an ideal *bahu*.
- With regard to violence, there are many other denominations that are not captured such as power discrimination within the family, and who eats first and last, etc., and consequently only one side of the story is presented.
- The Gandhian framework advocated in the movie is not apt, according to her, to understand and tackle the issues of domestic violence.
- She uses another term for domestic violence, viz. ‘Intimate Terrorism’, as the traumatic impact of this violence is devastating, and often irreparable, for the victim.
- There is thus a need to increase consciousness and generate awareness against this violence.
- There is need for more safe spaces apart from just the family wherein the women can discuss their problems and seek support.
- Finally, she said that it would be a mistake to assume that all women’s groups are capable of generating consciousness against domestic violence as the problem is a very complex one and cannot be done away with through simplistic solutions.

The Workshop concluded with a Vote of Thanks by Dr. Rina Bhattacharya.

**Additional Analysis Suggested at the workshop:**

A workshop was organized by ISST to discuss the findings of the study titled Impact of Microfinance in reducing Domestic Violence. This was attended by scholars, researchers and experts from the ministry.

It was pointed out that the study should have at least thirty women who had taken financial assistance to start up enterprise. The present had study only 7% (15) out of the total sample of 202 women who had reported of having taken financial assistance from the bank to start up enterprise. This was because in Haryana not many SHGs had bank membership or encourage members to take loan from micro finance institution rather they prefer doing inter loaning. This was one of the reason that the current study could get only 7% women who had taken assistance from the group through bank to start up business.

It was suggested by an expert at the workshop that a separate analysis may be done for the group of women respondent falling under different occupational categories.

The present sample of 202 respondents was categorized into different groups by occupations. The respondents occupied in different occupations such as Self employment (25%), Wage employment (28%) salaried employment (9%) and 37.6% house-wives. The respondents involved in selling milk, stitching clothes, /running a beauty parlor/selling bangles/own groceries shop are categorised in to self employed group. Aaganwari worker, health worker, ANM, working with LIC and other private and public sectors are clubbed under salaried employment. Those who worked as agriculture labour, casual labour etc are into wage employment category. In the present analysis we have taken the self employment group for further analysis. The logic behind this is that women involved in self employment have the option of taking loan to further business and being a SHG member she has the option to access it. Given the Haryana situation where women prefer to take loan from the group and the group feels comfortable to do inter loaning instead of being registered them with bank. The incidences of beneficiary of micro finance in true sense was limited hence to cover up the number we have taken this group by excluding the wage labour and salaried group .The self employment group who might have not taken assistance till date but are potential group to take loan at any point of time .

The logic behind this is that women involved in self employment have the option of taking loan to further business and being a SHG member she has the option to access it. Given the Haryana situation where women prefer to take loan from the group and the group feels comfortable to do inter loaning instead of taking loan from bank /financial institution. To cover up the number we clubbed one and third category by excluding the wage labour and retaining only self employed group who might have not taken assistance till date but are potential group to take loan at any point of time.

A total sample of 202 respondents was categorized into different occupation groups. The table -1 presents the distribution of occupation status of the respondents. Table-2 presents the socio-economic profile of the Self Employed.

Table1: Occupational Status of Respondents

Occupational Status	Rewari	Ambala	Jhajjar	Total
Self Employed	12	14	24	50 (24.7)
Wage Employed	24	26	7	57 (28.2)
Regular Employed	3	-	16	19 (9.4)
Housewives	25	26	25	76 (37.6)

Source: ISST Survey, 2009

Table2: Socio-Economic Profile of Self-Employed

Indicator	Respondents					Total
Religion	Hindu	Muslim	Christian	Sikh	Others	
	46	1	1	4	-	50
Education	Literate	Primary	Middle	High School	College	
	20	11	6	13	-	50
Marital Status	Married	Unmarried	Widow	Separated	Divorced	
	41	2	6	1	-	50
Caste	Schedule Caste	Schedule Tribe	OBC		General	
	23	-	17		10	50
BPL	Yes		No			
	26		24			50
Type of Dwelling	Concrete House		Hut		Others	

	35	6	9	<b>50</b>
<b>Ownership of House</b>	Own	Rented	None	
	47	2	1	<b>50</b>

Source: ISST Survey, 2009

The profile of Self Employed indicates that none of them were illiterate. 26% were educated up-to high school followed by those who had primary level education (22%) and had middle level education (12%). 82% were married followed by widow (12%). The Self Employed belonged to scheduled caste (46%) and to OBC (34%) and to general category (20%). Among the self employed 52% were under BPL group and 70% had concrete house and 94% had own house.

Table3: Experiences of Types of Violence by the Self Employed

<b>Responses</b>	<b>Physical Violence</b>	<b>Sexual Violence</b>	<b>Verbal &amp; Emotional Violence</b>	<b>Economic</b>	<b>Any Other</b>	<b>Any form of Violence</b>
<b>Yes</b>	23 (46%)	7 (14%)	29 (58%)	-	9 (18%)	32 (64%)
<b>No</b>	27 (54%)	43 (86%)	21 (42%)	-	41 (82%)	18 (36%)
<b>Not answered</b>	-	-	-	50 (100%)	-	-
<b>Total</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>

Source: ISST Survey, 2009

Table-3 indicates that out of the total 50 self employed 64% reported that they had experienced violence. As regards experiences of other types of violence it was 46% for physical violence followed by Sexual violence (14%), verbal violence (58%). 18% mentioned husband being abusive under any other.

Table 4: Self Employed Subjected Violence by (Husband/Relatives/In-laws)

<b>Responses</b>	<b>Subjected to Violence by Husband/Relatives/In-laws</b>
<b>Yes</b>	30 (60%)
<b>No</b>	17 (34%)
<b>Not answered</b>	3 (6%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

60% self employed reported that they were subjected to violence either by husband/relatives /in-laws (table-4). Table-5 shows that those who are into the self employed had membership in SHG for more than 2years (70%).26 % had reported membership for less than 2years.

Table5: Duration of SHG Membership of the Self Employed

<b>Responses</b>	<b>Duration of SHG Membership</b>
<b>Less than 2 years</b>	13 (26%)
<b>2-4 years</b>	16 (32%)
<b>5-6 years</b>	18 (36%)
	1 (2%)
<b>More than 7 years</b>	-
<b>Not answered</b>	2 (4%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table6: Number of Self Employed Taken Assistance & Whether the Enterprise was in Operation

<b>Responses</b>	<b>Taken Assistance to Start an Enterprise</b>	<b>If the Enterprise was in Operation</b>
<b>Yes</b>	13 (26%)	13 (26%)
<b>No</b>	35 (70%)	-
<b>Loan is in Process</b>	2 (4%)	-
<b>Not answered</b>	-	37 (74%)
<b>Total</b>	<b>50</b>	<b>50</b>

Source: ISST Survey, 2009

Out of the total self employed 26% reported that they had taken financial assistance to start enterprise and that the enterprise was in operation. Another 4% reported that they had applied for loan which was under process (Table-6). All those who had enterprise had their major clients from the rural area. Self employed (24%) reported that they decide on their own how to spend the earned money (Table-8).

Table 7: Type of Clients the Self Employed Catered to

<b>Responses</b>	<b>Major Clients</b>
<b>Rural</b>	13 (26%)
<b>Urban</b>	-
<b>Exported</b>	-
<b>Not answered</b>	37 (74%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table8: Whether Respondent Decides to Spend her Income

<b>Persons Decide to Spend Income</b>	<b>Responses</b>
<b>Myself</b>	12 (24%)
<b>Husband</b>	-
<b>Father/Mother-in-law</b>	1 (2%)
<b>Can't say</b>	37 (74%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table9: Whether Membership in SHG has Affected Respondent's Status

<b>Responses</b>	<b>If Membership in SHG has Affected Respondent's Status in the Family</b>
<b>Yes</b>	10 (20%)
<b>Somehow</b>	11 (22%)
<b>No</b>	15 (30%)
<b>Can't say</b>	14 (28%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

42% of the respondents made it clear their membership in SHG had affected their status in the family/society. This was answered very confidently (22%) and others (20%) mentioned it with a bit of hesitation (Table-9).90% of the self employed mentioned that the group they belonged to did not take any other activities besides income generation. However 4% mentioned that the group had taken other activities too (Table-10).The respondents (22%) reported that they received motivation and support from external agencies such as NGOs and their SHG groups to set up the business (Table-11).

Table10: Whether Group Takes Any Other Activities

<b>Responses</b>	<b>If the Group Take Any Other Activities Beside Income Generation</b>
<b>Yes</b>	2 (4%)
<b>No</b>	45 (90%)
<b>Not answered</b>	3 (6%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table11: Motivation & Support Received to Set up Business

<b>Responses</b>	<b>Motivation &amp; Support Received to Set up Business</b>
<b>Spouse</b>	-
<b>Other Family Members</b>	-
<b>Friends</b>	1 (2%)
<b>Relatives</b>	-
<b>External Agencies (NGOs etc.)</b>	11 (22%)
<b>Not answered</b>	38 (76%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table12: Whether Group was Active to Respond to Domestic Violence

<b>Responses</b>	<b>If the Respondents Share Domestic Problem within the</b>	<b>If the Group Member Respond to Respondent's Domestic</b>
------------------	-------------------------------------------------------------	-------------------------------------------------------------

	<b>Group</b>	<b>Problems</b>
<b>Yes</b>	4 (8%)	4 (8%)
<b>No</b>	17 (34%)	17 (34%)
<b>Sometimes</b>	27 (54%)	27 (54%)
<b>Not Answered</b>	2 (4%)	2 (4%)
<b>Total</b>	<b>50</b>	<b>50</b>

Source: ISST Survey, 2009

54% of the respondents mentioned that they sometime shared their problems of domestic violence with the group (SHG) and that their group also responded to their problems (Table-12). Self Employed (86%) perceived that domestic violence takes place in the family (Table-13). It is interesting to note that the self employed perceived that women's status in relation to the males in the family is equal (68%) but as regards their own status (74%) mentioned it is equal (Table-14).

Table13: Respondent's Perception about Domestic Violence

<b>Responses</b>	<b>Respondent's Perception if Domestic Violence is Happening in the Family</b>
<b>Yes</b>	43 (86%)
<b>No</b>	2 (4%)
<b>Sometimes</b>	4 (8%)
<b>Not answered</b>	1 (2%)
<b>Total</b>	<b>50</b>

Source: ISST Survey, 2009

Table14: Respondent's Perception of Women and Her Own Status in the Family

<b>Responses</b>	<b>Respondents' Perception of Women's Status in Relation to Men in the Families</b>	<b>Respondents' Perception of Her Own Status in Relation to Men in the Families</b>
<b>Lower</b>	-	-
<b>Equal</b>	34 (68%)	37 (74%)
<b>Subordinate</b>	15 (30%)	12 (24%)
<b>Not answered</b>	1 (2%)	1 (2%)
<b>Total</b>	<b>50</b>	<b>50</b>

Source: ISST Survey, 2009

It appears from the (Table-15) that violence by husband is more prevalent as compared to in-laws. 64% Respondent were subjected to violence by husband while (22%) were subjected to violence by the in-laws.

Table15: Whether Respondents were subjected to Violence by Husbands/In-laws

<b>Responses</b>	<b>If the Respondents was subjected to Violence by the Husband</b>	<b>If the Respondents was subjected to Violence by the In-laws</b>
<b>Yes</b>	32 (64%)	11 (22%)
<b>No</b>	16 (32%)	37 (74%)
<b>Sometimes</b>	0	0
<b>Not answered</b>	2 (4%)	2 (4%)
<b>Total</b>	<b>50</b>	<b>50</b>

Source: ISST Survey, 2009

Table16: Reasons for Harassment

<b>Reasons for Harassment</b>	<b>Number of 'Yes' responses</b>
Is jealous about your earning	1 (2%)
For not contributing your earnings to your family	-
For not giving money to consume alcohol (If he is a regular drinker)	9 (18%)

Assumes that you are unfaithful to him	-
Is jealous about your position (if you are holding any in local bodies)	-
For not caring his parents or his kin	-
Is jealous about your earning	-
For not contributing your earnings to your family	-

Reasons for harassment seem to be broadly for two reasons. 2% respondents said husband is jealous about her earning and 18% mentioned that not giving money to consume alcohol is another reason for violence.

Table17: Awareness/Exercise of the Protective Laws

<b>Responses</b>	<b>Whether Aware of Protective Laws Against Domestic Violence</b>	<b>In case of harassed if the law is used ever</b>
<b>Yes</b>	15(30%)	1(2%)
<b>No</b>	35(70%)	29(58%)
<b>Not Answered</b>	-	20(40%)
<b>Total</b>	<b>50</b>	<b>50</b>

30% self employed were aware of the

Table18: Impact of Microfinance on Awareness/Exercise Protective laws /Acts

<b>Responses</b>	<b>Whether Aware of Protective Laws Against Domestic Violence</b>	<b>Awareness of the mechanism that helps in lodging a complaint</b>
<b>Yes</b>	15 (30%)	-
<b>No</b>	35 (70%)	46 (92%)
<b>Not Answered</b>	-	4 (8%)
<b>Total</b>	<b>50</b>	<b>50</b>

Table19: If Respondent's Living Standard has Improved Financially

If Respondent's living standard has improved: <b>Financially</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
If the assistance has increased your monthly income	6 (12%)	44 (88%)	<b>50</b>
If the assistance has decreased your dependence on money lender...	46 (92%)	4 (8%)	<b>50</b>
If you are able to save	3 (6%)	47 (94%)	<b>50</b>

Source: ISST survey, 2009.

Table20: Respondent's Awareness of Protective Law

<b>Awareness of Protective Law</b>	<b>Total</b>
<b>Yes</b>	15 (30%)
<b>No</b>	35 (70%)
<b>Total</b>	<b>50</b>

Source: ISST survey, 2009.

Table21: If Respondent's Living Standard has Improved Socially

<b>If Respondent's living standard has improved: Socially</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
Has the income generation activity elevated your status In your family	48	2	<b>50</b>
Has the income generation activity elevated your status In your Society	47	3	<b>50</b>
If the respondent is able to express your opinion freely	32	18	<b>50</b>

Source: ISST survey, 2009.

Table22: If Respondent's Legal Awareness Has Improved

<b>If Respondent's Legal awareness has improved</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
If respondents are aware of Protective Law/Acts	15	30	
If respondents are aware of the mechanism to lodge a complain	-	46	

Source: ISST survey, 2009.

Table23:

<b>If any Change Occurred in Violence Level</b>	<b>Yes</b>	<b>No</b>	<b>Not answered</b>	<b>Total</b>
Decreased Completely	-			
Decreased Significantly	-			
Decreased Moderately	1			
Not at all Decreased	1			
Increased				
Increased Significantly				

Source: ISST survey, 2009.

### Summary of Findings:

Self Employed were better educated with 26% had education up-to high school followed by primary education (22%).80% Self employed belonged to scheduled caste and backward classes. More than 50% came from below poverty level (BPL).It appears that SHGs and NGOs were responsible to motivate them to set up business and not the relative /family members. Out of the total self employed 30% had taken assistance to set up business, of this 4% reported that their loan was under process and their major clients come from rural areas. Nearly 25% respondents said they take their own decision on how to spend their earned income. The duration of membership in SHG seems to be important since around 70% had membership for more than two years.

As regards domestic violence 60% reported violence subjected by husband/in laws. All of them had experienced different forms of violence.46% reported physical violence.14% reported sexual violence and 58% verbal violence.64% reported of experience violence inclusive of all forms of violence.

**STUDY ON IMPACT OF MICRO-FINANCE IN REDUCTION OF DOMESTIC VIOLENCE AGAINST WOMEN**

Sl. No. \_\_\_\_\_

**QUESTIONNAIRE**  
**[Micro Finance Beneficiary]**

State :   Rural

District :   Urban

**1. BENEFICIARY PROFILE**

1.1 Name of the Beneficiary			
1.2 Contact Address	Village/Town/City: _____ Gram Panchayat/ Municipality _____ Block/ Mandal: _____ District: _____ State: _____		
1.3 Age	Below 18 19-25 26-30 31-35 36-40 40-45 46+		
1.4 Educational level (Tick mark)	<input type="checkbox"/> Illiterate <input type="checkbox"/> Literate	<input type="checkbox"/> Primary <input type="checkbox"/> Middle	<input type="checkbox"/> High school <input type="checkbox"/> College Any other, specify: _____
1.5 Religion (Please Tick)	Hindu <input type="checkbox"/> Christian <input type="checkbox"/>	Muslim <input type="checkbox"/> Sikh <input type="checkbox"/>	Other (Specify) _____
1.6 Caste (Please Tick if Applicable)			

	SC <input type="radio"/> ST <input type="radio"/>
	OBC <input type="radio"/> General <input type="radio"/>
1.7 Marital Status (Please Tick)	Married <input type="radio"/> Unmarried <input type="radio"/> Widow <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/>
1.8 Whether Categorized under BPL List, 2002 (Please Tick)	Yes <input type="radio"/> No <input type="radio"/>
1.9 Vocational Skills (If any)	1. 2. 3.

## 2. DETAILS OF OTHER FAMILY MEMBERS IN THE HOUSEHOLD

2.1 Details of family members, including the beneficiary staying in the same household along with the beneficiary [circle the SI.No. of the head of the family]

S. No	Name	Nature of relationship to the beneficiary	Marital Status	Age	Education	Occupation
1						
2						
3						
4						
5						
6						
7						

## 3. SOCIO-ECONOMIC PROFILE OF THE BENNEFICIARY'S FAMILY

### 3.1 Dwelling

3.1.1 Type of Dwelling (Please Tick)	Concrete House <input type="checkbox"/>
	Hut <input type="checkbox"/>

	Other (Specify) <input type="checkbox"/>
3.1.2 Ownership (Please Tick)	Own <input type="checkbox"/>
	Rented <input type="checkbox"/>
	Neither <input type="checkbox"/>

### 3.2. ANNUAL FAMILY INCOME FROM ALL SOURCES:

Upto Rs.10,000/-  
Rs.11000/- to Rs. 15,000/-  
Rs. 16,000/- to Rs. 20,000/-  
Rs. 21,000/- to Rs. 25,000/-  
Rs. 26,000/- to Rs. 30,000/-  
Rs. 31,000/- to Rs. 36,000/-  
Rs. 37,000/- +

### 3.3 Major source of income:

1. Agriculture
2. Casual labour
3. Artisan
4. Self-employment
5. Any other (Specify):

### 3.4 Who in the beneficiary's family makes decision regarding the following:

Decision Area	Decision Maker
Enhancement of family income	
Self-employment activity to be pursued by beneficiary	
Children's Education	
Children's Marriage	
Family Planning	
Participation in Social Functions	
Leisure and recreation	

## 4. Microfinance Activity and Social, Economic and Legal Empowerment of the Respondents

4.0	Income generating activity of the beneficiary	
4.1	When did you join the Micro-finance/SHG	Less than two years back

	group	<b>2-4 years</b> <b>5-6 years</b> <b>More than 7 years ago</b>	
4.2	Have you taken assistance from the group to start an enterprise on your own	<b>Yes, loan amount Rs. _____</b> <b>No</b> <b>Loan is in process</b>	
4.2.1	If loan availed, since when ?	<b>Recently</b> <b>Less than two years back</b> <b>2-4 years</b> <b>5-6 years</b> <b>More than 7 years ago</b>	
4.2.3	Is the enterprise in operation as on date?	<b>Yes</b> <b>No</b>	
4.2.4	Major Clients/Customers	<b>Rural</b> <b>Urban</b> <b>Export oriented</b>	
4.2.5	Average level of sales during the last 3 years (Rs. p.a.)	Year	Sales Revenue (Rs.)
		2005-06	
		2006-07	
		2007-08	
4.2.6	Average level of employment during the last three years	Year	No. of employees

	2005-06		
	2006-07		
	2007-08		
4.2.7 Capital Investment (In Rs.)			
4.2. 8 Sources of Funds	<b>Source</b>	<b>Amount</b>	<b>Year</b>
(MFI : Micro Finance Institutions / NGOs)	a. Self		
	b. Friends & Relatives		
	c. Money Lenders		
	d. MFIs / NGOs		
	e. Commercial Banks		
	f. Other (Specify)		
<b>4.2. 9 Details of Loan</b>			
1. Rate of interest (%)			
2. Repayment Term			
3. Equated Monthly Installment (EMI)			
4. Loan Processing Time			
5. Name of the microfinance provider			
6. How did you approach the microfinance provider?	Directly		<input type="checkbox"/>
	As a member of Self-Help Group (SHG)		<input type="checkbox"/>
	As a member of Joint Liability Group (JLG)		<input type="checkbox"/>
7. How did you come to know about microfinance provider?	Friends	<input type="checkbox"/>	Relatives <input type="checkbox"/>
	Advertisements	<input type="checkbox"/>	
	Other (Specify) :		
4.2.10 Motivation and support Received in setting up your business venture from	<b>Source</b>	<b>Support</b>	
	Spouse		

	Other family members	
	Friends	
	Relatives	
	External Agencies (Govt. NGOs, etc) (Please Specify)	

4.2.11 What is your profit margin (%) per annum?		
4.3	What is your monthly average earnings( after deducting expenses) from your enterprise	<b>Upto Rs. 500/-</b> <b>501/- to 1000/-</b> <b>1001/- to 1500/-</b> <b>1501/- to 2000/-</b> <b>2001/- to 2500/-</b> <b>2501/- to 3000/-</b> <b>3001/- +</b>
4.4	How do you spend your income ?	<b>Saving for growth of enterprise</b> <b>To meet domestic expenses</b> <b>To pay loan</b> <b>Personal care</b> <b>Savings for marriage of children</b> <b>Education of children</b>
4.5	Who decides how to spend your income?	<b>Myself</b> <b>Husband</b> <b>Father/mother-in-Law</b> <b>Son/daughter</b>
4.6	Has being a member of the group changed the quality of your relationship in the family and your status in your society	<b>Yes</b> <b>Somehow</b> <b>No</b>

		<b>Can't say</b>
4.7	Does your group undertake other activities besides income generation?	<b>Yes, and the activities are such as</b> _____ _____ <b>No</b>
4.8	Do you share your family/ domestic problems within the group?	<b>Yes</b> <b>No</b> <b>Sometimes</b>
4.8.1	Do the group members respond to your family/domestic problems?	<b>Yes</b> <b>No</b> <b>Sometimes</b>
4.9	In your area, if an injustice takes place against a woman/girl, do women of your group/ in neighborhood collectively address such issue?	<b>Yes</b> <b>No</b> <b>Sometimes</b>
4.9.1	If yes – give examples, if no – why not?	
4.10	Does your Group collectively involve yourself in community development activities, such as addressing problems of water, sanitation, education, domestic violence ?	<b>Yes</b> <b>No</b> <b>Sometimes</b>
4.10	Do you participate in the Gram Sabha ( <i>relevant only for village</i> )	<b>Yes</b> <b>No</b>

		<b>Sometimes</b>
4.11	How do the people in your village/town view your group?	<b>Appreciate and support</b> <b>Indifferently</b>
4.12	What have been the main benefits and costs of joining a Micro finance group? <b>(Record answers in multiple responses, if applicable)</b>	<b>Status and progress</b> <b>As a pressure group on various counts</b> <b>Opportunity for learning and growth</b> <b>Loan facility</b> <b>Any other, specify:</b>
4.13	What are major problems of your income generating activity?	

#### 5. Aggregate Family Income Before and After Availing Microfinance

Particulars	Before Availing Assistance	After Availing Assistance
	Per Annum	Per Annum
Income (In Rs.)		

#### 6. Please mention the constraints you faced while:

6.1.1 Planning your business	
6.1.2 Starting/Implementing your business	
6.1.3 Securing Finance	

6.1.4 Accessing Market	
6.1.5 Accessing Government Support	

6.1.6 Repayment of Loan	
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### 7.1 Perception of Domestic violence

7.1.1 What according to you is the status of women in relation to men in their families ?	<b>Lower</b> <b>Equal</b> <b>Subordinate</b>
7.1.2. How do you estimate your own status in your family?	<b>Lower</b> <b>(lacking powers to participate/decide on family issues but family cooperates on certain issues)</b>  <b>Equal</b> <b>(Respected, consulted for family matters)</b>  <b>Inferior</b> <b>(Maltreatment, non-cooperation by husband/family members)</b>
7.1.3 People talk about domestic violence against	<b>Yes</b>

<p>women (<i>atyachaar</i>). Do you think it's really happening in the families ?</p>	<p><b>No</b></p> <p><b>Sometimes</b></p>
<p>7.1.4. What are different forms of violence women are subjected to at home? (Record multiple answers, if applicable)</p>	<p><b><u>A. Physical violence</u></b></p> <p><b>Slapping/kicking/punching</b></p> <p><b>Confinement</b></p> <p><b>Depriving of food/medicine</b></p> <p><b><u>B. Social</u></b></p> <p><b>Forcing return to her parents</b></p> <p><b>Public abusing/rebuking</b></p> <p><b>Use of insulting words against my parents/brother-sisters</b></p> <p><b>Socially ostracize</b></p>
<p>7.1.5 What according to you are the reasons for domestic violence in the families?</p> <p>(Record multiple answers, if applicable)</p>	<p><b>Distorted image of a women held by the society</b></p> <p><b>Lack of parental support after marriage</b></p>

	<p><b>Alcoholism/drug addiction</b></p> <p><b>Dowry</b></p> <p><b>Strong son preference</b></p> <p><b>Poverty</b></p> <p><b>Generation gap with in-laws</b></p> <p><b>Family size</b></p>
<p><b>7.2 Domestic Violence in the family</b></p>	
<p>7.2.1 Are you being subjected to violence by your husband? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>
<p>7.2.2 Are you being subject to violence by your family members/In-laws/relatives? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>

7.2.3 If yes, Please specify the reasons for harassment (Please tick the applicable option(s))	
a) Is jealous about your earning	
b) For not contributing your earnings to your family	
c) For not giving money to consume alcohol (If he is a regular drinker)	
d) Assumes that you are unfaithful to him	
e) Is jealous about your position (if you are holding any in local bodies)	
f) For not caring his parents or his kin	
7.2.4 Any Other (Please specify taking reference from 8.1.4 above)	a. b. c. d. e. f.

### 7.3 Nature and Frequency of Domestic Violence experienced by Respondents

S.No.	Type of	Please Tick	Frequency (Please Tick)		
			Frequently	Occasionally	Rarely
8.3.1	Physical				
a.	Slapping				
b.	Punching				
c.	Kicking				
d.	Burning				
e.	Throwing Hard Objects				
f.	Threatens to attack or attacked with any weapon (gun, knife or any other sharp object)				
8.3.2	Sexual				
a.	Forces you to have sexual Intercourse when you are not interested				
b.	Forced by In-Laws to do sexual favors				
8.3.3	Verbal and Emotional				
a.	Insults you				
b.	Ridicules you				
c.	Humiliates you				

d.	Name Calling				
e.	Threatened to cause physical pain to your children/relatives				
8.3.4	Economic				
a.	Deprives you of financial resources which you are entitled to				
b.	Disposes/disposed household assets (movable/immovable)				
8.3.5	Any Other (Please Specify)				
a.					
b.					
c.					

**9. AWARENESS/EXERCISE OF THE PROTECTIVE LAWS**

<p>9.1 Are you aware of any protective laws against domestic violence? (Please Tick)</p>	<p>Yes <input type="radio"/></p>
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	<p>No <input type="radio"/></p>												
<p>9.2 Are you aware of Domestic Violence Act 2005? (Please Tick)</p>	<table border="0"> <tr> <td></td> <td>Fully</td> <td>Partially</td> <td>Heard</td> </tr> <tr> <td>Yes</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>No</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </table>		Fully	Partially	Heard	Yes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	No	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Fully	Partially	Heard										
Yes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
No	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
<p>9.3 Have you ever made use of the law (If you were/are being harassed)? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>												
<p>9.3.1 If yes, what did you do?</p>	<p><b><u>Approached</u></b></p> <p><b>Police</b></p> <p><b>Approached Village/town Pradhan/M.P./MLA</b></p> <p><b>Influential relative</b></p> <p><b>An advocate/Court of Law</b></p> <p><b>Any other way, specify</b></p>												

<p>9.3.2. By your action, has the violence levels in your family been affected (Please Tick)</p>	<p>Decreased <input type="radio"/></p> <p>Increased <input type="radio"/></p> <p>No Change <input type="radio"/></p>
<p>9.3.3 Do you think the existing law is adequate to curb the domestic violence? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>
<p><b>9.3.4 What according to you is the most effective way to curb domestic violence against women?</b></p> <p><b>(Record multiple responses, if applicable)</b></p>	<p><b>Economic empowerment</b></p> <p><b>Police action</b></p> <p><b>Social action against the accused</b></p> <p><b>Education and awareness</b></p> <p><b>Change in mindsets favoring women</b></p>

**10. IMPACT OF MICROFINANCE**

<p>10.1 Is the income generated by the new activity sufficient enough to pay your monthly installment? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>												
<p>10.2 Are they sufficient to meet your family requirements? (Please Tick)</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>												
<p>10.3 Has your living standard improved? (Please Tick)</p>	<table border="0"> <thead> <tr> <th></th> <th>Financially</th> <th>Socially</th> <th>Legally</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>No</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>		Financially	Socially	Legally	Yes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	No	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Financially	Socially	Legally										
Yes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
No	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
<p>10.4 Financially</p> <p>10.4.1 Has the assistance/loan increased your monthly income? (Please Tick)</p> <p>10.4.2. Has it decreased your dependence on</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p> <p>Yes <input type="radio"/></p>												

<p>money lenders (professional/friends or relatives)? (Please Tick)</p>	<p>No <input type="radio"/></p>
<p>10.4.3 Are you able to save? (Please Tick)</p>	<p>Yes <input type="radio"/></p>
<p>10.4.4 If yes, specify the percentage of savings (%)</p>	<p>No <input type="radio"/></p>
<p>10.5 Socially</p>	
<p>10.5.1 Has the income generation activity elevated your status in your family? (Please Tick)</p>	<p>Yes <input type="radio"/></p>
<p>10.5.2 Has the income generation activity elevated your status in your society (please tick)</p>	<p>No <input type="radio"/></p>
<p>10.5.3 Are you able to express your opinion freely? (Please Tick)</p>	<p>Yes <input type="radio"/></p>
<p></p>	<p>No <input type="radio"/></p>

<p>10.6 Legally</p> <p>10.6.1 Have you become aware of the Protective Laws/Acts? (Please Tick)</p> <p>10.6.2 Have you become aware of the mechanism that helps in lodging a complaint?</p>	<p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p> <p>Yes <input type="radio"/></p> <p>No <input type="radio"/></p>
<p>10.7 Subsequently, has the violence levels</p>	<p>Decreased Completely <input type="radio"/></p> <p>Decreased Significantly <input type="radio"/></p> <p>Decreased Moderately <input type="radio"/></p> <p>Not at all Decreased <input type="radio"/></p> <p>Increased <input type="radio"/></p> <p>Increased Significantly <input type="radio"/></p>

<p>10.8 Please specify the reasons if the violence levels increased despite an improvement in living standards by taking assistance/loan and subsequent economic empowerment.</p>	
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**11. Views of adolescent girls on domestic violence against women**

<p>11.1 Do you feel discrimination against women/girls is prevalent in the society?</p>	<p><b>Yes</b></p> <p><b>No</b></p> <p><b>Sometimes</b></p>
<p>11.2 Have you felt discriminated in your family or society for being a girl?</p>	<p><b>Yes</b></p> <p><b>No</b></p> <p><b>Sometimes</b></p>
<p>11.3 Have you observed women being physically or mentally harmed or harassed at home?</p>	<p><b>Yes</b></p> <p><b>No</b></p> <p><b>Sometimes</b></p>
<p>11.4 If yes, what according to you are the reasons for such violence against women?</p>	<p><b>Male domination</b></p> <p><b>Social bias against females</b></p>

	<p><b>Alcoholism/drug addiction</b></p> <p><b>Poverty</b></p> <p><b>Low prestige attached to females</b></p> <p><b>Illiteracy</b></p>
<p>11.5 Can the situation change? What should be done?</p>	
<p>11.6 Do you feel complaints should be registered with the police to punish the offenders</p>	<p><b>Yes</b></p> <p><b>No</b></p> <p><b>Sometimes</b></p>
<p>11.7 If you have to report a case of violence, whom do you approach?</p>	<p><b>Elders</b></p> <p><b>Neighbor</b></p> <p><b>Relatives</b></p> <p><b>Police</b></p> <p><b>Panchayat</b></p>

11.8 Would you like to register complaints of domestic violence with the police	<b>Yes</b>  <b>No</b>  <b>Sometimes</b>
11.9 Do you know anyone who has registered a complaint with the police	<b>Yes</b>  <b>No</b>
11.10 Are you aware of the Domestic Violence Act 2005:	<b>Yes</b>  <b>No</b>
If yes :  11.11 How is it being implemented in your area?	<b>Don't know</b>  <b>Properly</b>
11.12 If needed, will you use the act?	<b>Yes</b>  <b>No</b>  <b>Can't say</b>

11.13 How is it different from the other provisions such as the 498	
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**12. Please suggest some measures to curb domestic violence in your family**

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**13. Major impressions of the Interviewer about beneficiary's socio-economic status**

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Place:

Date:

Name of Investigator:

Signature of Investigator

Name of Scrutinizing Officer:

Signature of Scrutinizing Officer