

Center for Community-Based Resource Management (CBRM)

Natural Resources Institute, University of Manitoba

CBRM Database

Date:	03/02/2010	Entry Number:	1081
Case Study Name:	The Impact of Lending to Women on Household Vulnerability and Women's Empowerment, Evidence from India		
Authors:	Garikipati, S.		
Document Type:	paper in scientific journal		
Year:	2008		
Language:	English		
Document Location:	World Development 36(12) 2620–2642		
Full Citation:	Garikipati, S. 2008. The Impact of Lending to Women on Household Vulnerability and Women's Empowerment, Evidence from India. <i>World Development</i> 36(12) 2620–2642		
Region:	South Asia		
Country:	India		
Ecosystem Type:	arid and/or semi-arid, floodplain and/or floodforest, mangrove, coastal marine		
Social Characteristics:	remote community		
Scale of Study:	household		
Resource Type:	other (women empowerment)		
Type of Initiative:	research-driven project		
Community- Based Work:	development planning, other (microcredit)		
Keywords:	group lending, household vulnerability, women's empowerment, India		
Summary:	Impact evaluation studies routinely find that lending to women benefits their households. However, a number of them also find that this may not empower the women concerned. This seemingly paradoxical conclusion is		

	<p>confirmed by our study with respect to a lending program in rural India. We investigate this result by examining a combination of loan-use data and borrower testimonies. We find that loans procured by women are often diverted into enhancing household's assets and incomes. This combined with woman's lack of co-ownership of family's productive assets, we conclude, results in her disempowerment. If empowering women is a crucial objective, then the patriarchal hold on productive assets must be challenged.</p>
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