

— SEMINAR —

organized by the

Centre for European Research in Microfinance



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Sources of Women Empowerment in India: Does Borrowing Matter?

Tuesday February 15th, 2011

From 12.00pm to 1.30pm

At Seminar Room R42.2.110 (Centre Emile Bernheim)

Solvay Brussels School of Economics and Management

Université libre de Bruxelles

Abstract:

Income is often considered as the sole source of cash that influences women's bargaining power in household's financial decision making. Drawing on quantitative and qualitative data collected in rural south-India, this paper highlights the fundamental importance of borrowing. The empirical results are twofold. Firstly, women's borrowing is a significant factor of their access to financial decision, which is as important as their income. Secondly, all loans do not matter equally. Only specific loans increase women's bargaining power: public loans (by opposition with hidden loans) and rapidly accessible loans. The latter include reciprocal loans with the neighborhood, and emergency loans from mobile lenders, pawnbrokers, and shopkeepers. Microfinance loans are not easily accessible and have negligible direct impact on women empowerment through financial decision-making. Moreover, insofar as most loans (microfinance and others) are used for purposes which do not generate income, one may question the desirability of policies that promote women indebtedness and bring no women empowerment.

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Please confirm your presence by February 11th, 2011.

