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Exploring Barriers to Inclusion of Widowed and Abandoned Women through Microcredit Self-Help Groups: The Case of Rural South India

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Microcredit programs have been applauded as the magic bullet for the poor, especially women with limited financial resources. Building on previous research, this study examines effects of a microcredit self-help group (SHG) program on perceptions of social exclusion among widowed and abandoned women who participated in groups established after the 2004 Indian Ocean Tsunami in Tamil Nadu, India (N=109). Data were collected on key aspects of the program such as loan amount and investment patterns, group experience, demographics, and perceived barriers to inclusion. Results indicate that investment patterns and group experience impacted the women's perception of barriers to social inclusion. In addition, older or abandoned women were more likely to perceive barriers to inclusion. Implications for designing and developing self-help groups to empower women who are challenged by barriers to full participation in activities that are key to functioning are discussed.

Key words: South Asia, India, rural, microcredit, self-help groups, women, inclusion, exclusion, widows

Marginalization and social exclusion have considerably increased among vulnerable groups world-wide. Women continue to make up the majority of people with limited financial
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resources and opportunities, constraining their life chances and placing them at risk for exclusion. Indian society has not been untouched by this phenomenon. Indeed, Indian women, especially from marginalized groups such as Dalits, continue to experience greater risks for marginalization and exclusion (Deshpande, 2002). Their plight was made more visible in the aftermath of the Indian Ocean Tsunami of 2004. Existing evidence indicates that many people in the state of Tamil Nadu, in southern India—one of the regions severely affected by the tsunami—lost their livelihoods and had to rely on aid to meet their daily necessities. Efforts to provide relief failed to adequately meet the needs of many vulnerable groups, especially women, due to discrimination based on caste, gender, marital status, and/or age.

A survey conducted by the Asia Pacific Forum on Women Law & Development (APWLD) (2006) in Tamil Nadu, South India and other areas in Asia affected by the tsunami, found that women experienced more vulnerability than men during the disaster. Their marginalized and disempowered status placed them at even higher risk for deprivation because they lacked financial and other resources to cushion the impact of the disaster. Evidence compiled by APWLD (2005) and Human Rights Watch (HRW, 2005) found that following the tsunami, widows were at risk for abuse within relief camps and experienced discrimination when attempting to access relief. In addition, a needs assessment conducted by a local nongovernmental organization, Kalangarai (which was originally named the South Asian People's Initiative), after the tsunami, revealed that there were 1,700 widowed and/or abandoned women in the coastal areas of Tamil Nadu who were particularly at risk of deprivation due to lack of access to resources, extreme poverty before the tsunami, and the discrimination they experienced in their communities. Kalangarai also found that these women were not adequately supported by relief efforts, and that they faced progressively worse economic conditions due to loss of their livelihoods.

In response, Kalangarai developed self-help groups for widows throughout the area and provided microcredit loans. As part of this initiative, seven hundred widows received between 3,000 to 10,000 rupees (\$73–\$242) each to establish or reestablish small businesses, including food stalls, fish shops,

and milk vending, as well as cultivation of vegetables and raising livestock (see Kayser, Lombe, Newransky, Tower, & Raj, 2010, for a detailed description of the program).

Focusing specifically on widowed and/or abandoned women who participated in the self-help microcredit groups implemented by Kalangarai (N = 109), this study explores perceived effects, if any, of participating in the microcredit program on social inclusion. Specifically, we assess whether or not the amount of the loan each woman received, use of the loan, and length of participation in the self-help groups influenced the women's perception of barriers to social inclusion. We also examine whether or not demographic characteristics were related to a woman's perception of barriers to social inclusion. Insight gained from this study may have implications for creating meaningful and successful programs that adequately meet the needs and goals of vulnerable women and their households.

Background Literature

The Concept of Social Inclusion/Exclusion

The modern discussion of social exclusion/inclusion is strongest in Europe, apparently originating in French Republican rhetoric in the 1960s and 1970s. During that period, social exclusion referred to the shameful and visible condition of people living on the fringe of economic advancement (Lenoir, 1974). This group consisted of traditional marginal groups, e.g., persons with a disability or mental handicap, the aged, the suicidal and single parents. The concept gained prominence in policy and political debates as well as in academia during the 1990s with the emergence of the "new poor," referring to persons previously well integrated into mainstream society who slipped to the margins due to social disadvantage as a result of precarious jobs, unemployment, cultural alienation, immigration, weakening of familial networks and loss of status.

Broadly defined, social exclusion is a multidimensional concept delineating a process through which individuals and groups are partially or wholly excluded from participation in their society (Democratic Dialogue, 1995). Social exclusion often results from the failure of one or more of four

institutions that can integrate individuals and groups into the societal community. These include: democratic institutions, which promote civic integration; the labor market, which facilitates economic integration; the welfare state, which promotes social integration; and the family and other social networks, which foster integration into the local community (Bhalla & Lapeyre, 1999; Littlewood & Herkommer, 1999; Rodgers, 1995). For this study, we focus only on the economic dimension. Our rationale is that economic participation forms the basis of livelihood and hence has potential to positively impact a woman's life chances, opening up possibilities for social participation.

It is important to acknowledge the fact that tension may exist between the agenda for inclusion and the choice of "self exclusion." Some groups, e.g., ethnic minorities, may choose, for a variety of reasons, to remain outside the mainstream economic, social and political institutions. Also, arguments exist suggesting that both the language and agenda for inclusion, as currently articulated, may not be accessible and relevant to marginalized groups in countries of the global south (Lombe & Sherraden, 2008b; Rodgers, 1995). Thoughtfully structured, however, social inclusion suggests an agenda for ensuring that all people, including the marginalized, participate as valued members of society. Moreover, the concept of inclusion is linked to an ideal of—"ubuntu"/"convivencia"—personhood that defines humans, regardless of status, as creative agents endowed with the capacity to influence their life circumstances. Based on this principle, it is fundamentally unjust and contradictory for vulnerable individuals to be left out of aspects of citizenship enjoyed by others.

The Situation of Widows in South India

Data from the 2001 census indicate that there were 13.2 million households in India headed by widowed women, compared to about 6.7 million households headed by widowed men (Registrar General & Census Commissioner of India, 2001). In Tamil Nadu alone, the number of widowed female heads of households was three times greater than male widowed heads of households (1.5 million versus 420 thousand) (Registrar General & Census Commissioner of India, 2001).

There is some evidence suggesting that Indian women, especially from rural areas and lower castes, have lower levels

of literacy, limited access to financial resources and opportunities, experience poor health, and have lower rates of participation in the formal economy (Deshpande, 2002; Lahiri-Dutt & Samanta, 2006; Mohindra, 2008). Evidence also suggests that women, who become widowed or deserted by their husbands, often experience higher levels of marginalization due to cultural and religious practices (e.g., ceremonies that symbolized passage into widowhood, prohibition of wearing jewelry and other adornments, and exclusion from wedding ceremonies). Moreover, widows' inheritance rights, especially in relation to land, are not well defined and recognized, further heightening vulnerability (Chen, 1998; World Public Opinion, 2008).

In a recent poll that compared 17 countries on discrimination against widows, a significant number of the Indian sample, 42%, reported that widowed women were treated somewhat or a great deal worse than other women (World Public Opinion, 2008). A considerable number (46%) of the Indian sample indicated that divorced women were treated worse than other women. Furthermore, in their study of widows in rural South India, Dreze and Srinivasan (1998) found that widows experienced the highest rate of poverty followed by women who had never been married, widowers, and men who had never been married. Further, Mari Bhat (1994) found that mortality rates among Indian widows were nearly twice as high as mortality rates of married women of the same age.

Evidence also suggests that the plight of women in Tamil Nadu, particularly widows, degenerated following the Indian Ocean Tsunami of 2004. Indeed, studies have shown that widows were vulnerable to abuse within relief camps and experienced discrimination (see e.g., APWLD, 2006). In addition, Human Rights Watch (2005) reported that humanitarian assistance often did not reach women because the distribution of relief and compensation was carried out through male heads of households. The situation of widows was further confounded by illiteracy, a common factor among poor women, forcing many of them to rely on family members, often males, for assistance with accessing relief (HRW, 2005). The limited evidence that exists on the situation of widows and/or abandoned women in India is revealing. It suggests that this group of women is particularly at-risk for social exclusion and various forms of gender-based discrimination.

Self-Help Microcredit and the Welfare of Women

Microcredit has been acclaimed worldwide as a mechanism for the economic empowerment of women with limited financial resources and opportunities (Goetz & Gupta, 1996). Several recent studies have reported a generally positive impact of microcredit programs on women's poverty, assets and household income. For example, an evaluation of microcredit programs in Bangladesh reported that microcredit had reduced the severity of poverty and helped increase the total income per household (United Nations, 2000). A World Bank study of rural Bangladesh reported a decline in poverty rates in the villages sampled (Khandker, 2005). In India, microcredit studies with women involved in dairy farming have noted positive profit levels and short payback periods for loans (Kay, 2003).

Microcredit programs have also been linked to emotional well-being among vulnerable women. Ahmed, Chowdhury and Bhuiya (2001), in a study assessing the effects of a credit-based, income-generating program on participants' emotional well-being in Bangladesh, found that contributing to household income and holding land were positively related to emotional well-being. Nazli (2007) found a positive association between a woman's status and participation in a microcredit program. In a recent study of micro-credit self-help groups for rural Indian women utilizing the same data as the current study, Kayser, Lombe, Newransky, Tower, and Raj (2010) learned that participation in the loan program enhanced the women's psychosocial and economic well-being.

Recently, there has been a remarkable growth in rural development initiatives aimed at promoting self-sufficiency and raising the socio-economic status of women through self-help microcredit programs in India (Sinha & Patole, 2003; Swain & Wallentin, 2007). Sinha & Patole (2003) suggest that about 800-1,000 non-governmental organizations are engaged in implementing savings and microfinance programs for low income people. These programs often serve individuals who would not qualify for loans using the traditional criteria of collateral (e.g., land or capital) and have enhanced the resource-base of vulnerable individuals and households.

Despite the positive impact of microcredit programs on

the welfare of vulnerable women, researchers continue to question whether or not these programs can empower vulnerable women and promote their participation in social endeavors. Indeed, research evidence on the effectiveness of microcredit programs for women in poor countries of the global south is somewhat obscure, indicating both positive and negative effects (see e.g., Lahiri-Dutt & Samanta, 2006; Leach & Sitaram, 2002; Swain & Wallentin, 2007). Moreover, in a social context where women experience multiple discrimination based on gender, caste, and marital status, the impacts of these programs may be weaker. In fact, a recurring theme in the literature on the economic empowerment of poor women in countries of the global south has been the need to focus beyond the individual and propose programs that collectively empower women and ensure their inclusion in the life of their community.

Empowerment Theory

A number of theories may be used to understand the inclusion of women in a resource-poor environment. For this study we use the empowerment framework to guide our understanding of the role self-help microcredit groups may play in influencing the perception of barriers to inclusion among widowed and abandoned women. Empowerment theory is based on the assumption that the marginalized have the potential and capacity to positively influence outcomes in their favor (Karlekar, 2004). Within this framework, a self-help group may be viewed as a force that can promote inclusion by enabling marginalized women to come together and overcome what they perceive as barriers to their participation in the lives of their communities. This study posits that key characteristics of the self-help microcredit program—e.g., the loan amount, loan use, and group experience—will affect a woman's awareness of barriers to social inclusion. To this end, we ask the following questions: (1) What aspects of the self-help microcredit program affect a woman's perception of barriers to inclusion? (a) Does the amount of loan; (b) type of loan use; and/or (c) the group experience influence a woman's perceptions of barriers to social inclusion? (2) Among the women in the program, are there variations in perceptions of barriers to inclusion by

sociodemographic characteristics, namely, age, geographic region, household composition, education, and number of children?

Description of the Widows' Project

Kalanganrai, a local nongovernmental organization, provided 3,000 to 10,000 rupees (which is \$73-\$242, using the 2007 average U.S. to rupee exchange rate of 41.3 per the Economist Intelligence Unit, 2008) to 750 widowed and/or abandoned women over the period from December 2005 to October 2006. The amount of the microcredit loan was contingent on the expressed needs of each woman. The women could use their loan to start a small business or raise cows and goats. Two women from each self-help microcredit group were appointed as group leaders. Savings accounts in local banks were opened in the names of group leaders, so that as the women repaid their loans, the leaders would deposit the money into the group's account. When all the loans within the group were fully repaid, group members were eligible to receive a second loan.

The self-help microcredit groups were established in four taluks (a subdivision of a district) which had a high concentration of Dalits ("untouchables" or outcasts) and experience poor socio-economic conditions, as well as limited political participation (revenue districts) within Nagapattinam: (1) Vedaranyan, (2) Nagapattinam, (3) Tharangambadi, and (4) Sirkali. Since Sirkali had a large number of widows' groups, it was further divided into two clusters called Poombuhar and Koolidam (see Kayser et al., 2010, for a detailed description of the program). Table 1 provides a description of program characteristics.

Method

Study Sample

The sample was recruited from approximately 750 widowed and/or abandoned women participating in a self-help microcredit program along the southeast coast of Tamil Nadu. The women were organized into self-help groups of about 12 persons. In total, there were 71 groups from five geographic zones: Nagapattinam, Tharangapadi, Vetharanyan,

Kollidam, and Boombuhar. To obtain the sample for this study, 115 women were randomly selected from twenty-five groups across participating geographic zones. All of the women except six agreed to participate. The six women who refused to participate in the study indicated conflict in work schedule as the reason for their refusal.

Table 1. Characteristics of Self-Help Groups (N=109)

	Percent/Mean (SD)	Missing
<i>Individual loan amounts</i>		
3000 Rs.	50%	
5000 Rs.	38%	
10000 Rs.	13%	
<i>Primary loan use</i>		
Invested in business	40%	
Bought animals	39%	
Other use	21%	
<i>Length of time in groups</i>		9%
Average (months)	14.5 (2.5)	
Range (months)	8-17	
<i>Frequency of group meetings</i>		6%
Less than once a month	1%	
Once a month	20%	
Twice a month	39%	
Weekly	21%	
Daily	14%	
<i>Average earnings</i>		
Pre-loan (Rs.)	43.4 (31.8)	6%
Post-loan (Rs.)	46.0 (31.2)	1%

Note: Table 1 is based on data used in an earlier study (Kayser et al., 2010)

Data Collection Procedure

Data were collected by the investigators with help from five graduate students from the Madras School of Social Work. The interviewers were trained in the research protocol by one of

the principal investigators. In addition, all of the interviewers completed the NIH Human Participants Protection Education for Research Teams online course before data collection. The study protocol was reviewed and approved by Kalangarai, the host institution, as well as the Institutional Review Board at Boston College.

The survey instrument consisted of 25 items asking respondents about their demographic characteristics (age, residence, education, who they live with, children, etc.), experience with the loan (loan use, decision making, benefits), lives before the loan (type of work, earnings), experience in their self-help group, perception of inclusion, and suggestions for improving the program. Most of the items on the survey were measured at the nominal and ordinal levels. Prior to data collection, the survey instrument was pilot-tested on a small group of program participants and revised, where necessary, to ensure appropriateness and cultural sensitivity.

Measures

Drawing from previous research (see e.g., Kayser et al., 2010; Lombe & Sherraden, 2008a), we developed measures of key study variables: loan amount; how the loans were used; experience of participation in the self-help microcredit group; perceived barriers to social inclusion; and demographic characteristics. These variables are provided in summary form in the sub-sections that follow.

Socio-demographic variables. Socio-demographic characteristics consist of age, education, marital status, children, current work and geographic location in which the women lived. Age, education and children, in this study, are ratio level variables capturing the age of the respondent at the time of the interview, years of education, and the number of children. Marital status is a three level categorical variable reflecting whether the respondent was widowed, abandoned, or had never been married. Preliminary analyses revealed that only 2% of respondent indicated they had never been married. These were recorded as missing. Hence, marital status, for this study, is assessed at two levels (0 = widowed, 1 = abandoned group). Current work included the following: selling things; working in the fishing industry; farming; construction; raising animals; and domestic household work. Geographic location is a

five-level categorical variable reflecting the region of each participant: Nagapatinam; Tharangapadi; Vetharanyan; Kollidam; and Boombuhar.

Investment-based measures. Loan amount, loan use, and group experience were our main independent variables indicating the loan monies given to a program participant, pattern of investment, and the experience of participation in the self-help microcredit group. Measured in Indian rupees, the loan amount ranged between 3,000 to 10,000 rupees (U.S. \$73 to \$242). The amount given was determined by the participant's intended use of the loan. For example, a woman who planned to purchase livestock requested and received a higher loan amount, usually of 10,000 rupees (U.S. \$242). To measure loan use, we utilize a three-level categorical variable denoting the purchase of livestock such as a cow or goat; investment in a small business (e.g., selling prepared food, renting dishes and utensils, selling fuel or firewood); or spending for non-income generating use (e.g., child's school fees, house repairs, medical expenses, and the repayment of debts). Group experience is measured by a single item capturing the duration of time the self-help microcredit group has been in existence.

Perceived barriers to social inclusion. This is conceptualized in terms of the women's perception of factors that hinder the participation of widowed or abandoned women in mainstream society. This measure is created by summing-up four variables: experiences of discrimination; exclusion from social family events; exclusion from ceremonies and rituals (e.g., weddings); and staying in the background (theoretical range of 0 - 4). Higher scores on this measure denote higher rates of perceived barriers to inclusion. The measure demonstrated accepted internal consistency with the current sample ($\alpha = 0.80$).

Caveat

A number of limitations are acknowledged. First is the study's exploratory nature and the use of proxy measures to assess barriers to inclusion. This calls for caution in interpreting results of this study. Second, the nature of the self-help group and other characteristics specific to Kalangarai may have an impact on perceived outcomes. Third, participants were program-selected because of eligibility criteria they were required to satisfy, e.g., being widowed or abandoned. Furthermore, the

accuracy of the data is limited by the precision with which respondents recalled and self-reported their perceptions of their situations. The study's cross-sectional design restricts its ability to establish causality. Despite its exploratory nature, this study has substantial merit and may help reveal factors that are associated with the social inclusion of vulnerable persons.

Data Analyses Procedures

A series of univariate statistical procedures were performed to describe and summarize certain aspects of the data, e.g. age, number of children in the household, geographic region of the widows' group, amount of loan, loan use and the women's perception of their situation. Following this, nonparametric bivariate correlations were obtained for demographic characteristics and the women's perception of barriers to inclusion. To understand the overall effect of participating in the microfinance program on the women's perception of barriers to inclusion, a multiple regression procedure was conducted. Specifically, investment-related variables, including loan amount, loan use and group experience, were entered in the model with socio-demographic variables as controls. Prior to the analysis of main effects, a series of preliminary multivariate analyses were performed to assess the extent to which the assumptions of regression were met. These tests indicated that linearity, normality, and homoscedasticity can be assumed.

Results

Sample Demographic Characteristics

An overview of the socio-demographic characteristics of the sample reveals that the age of participants ranges from 22 - 75, with an average age of 45 and a standard deviation of 11 years. Eighty-three percent of the women identified their marital status. The majority of these were widowed (66%). Respondents were evenly distributed in terms of region of residence (about 18 to 23 percent per geographic zone). Most of the respondents reported having at least one child in their household (93%). Study participants were engaged in a wide range of enterprises. These ranged from selling food items to domestic household work. The majority of the respondents (68%) had

no formal schooling. Most of the women in this sample indicated that they had experienced alienation. Specifically, 71% reported being excluded from social functions, 69% reported experiencing discrimination, and 91% reported feeling hopeless about their situation.

A considerable number of women (40%) indicated that cultural practices that have negative effects on widows should be stopped (e.g., ceremonies that symbolize passage into widowhood). The data also revealed that about half of the women in this sample (47%) reported that people should not speak ill of widows. Despite these perceptions, only 24% of the women would like to tell people that widows are not bad luck. Thirty one percent report that widows should publicly speak-out about their perceived discrimination and stand up for their rights (see Table 2).

Table 2. The Women's Perception of their Situation (N=109)

Variable	Percentage	Missing
Experience alienation	76%	
Experience discrimination	69%	2%
Feel excluded from social functions	71%	4%
Want negative cultural practices stopped	40%	4%
Want to tell people that widows are not bad luck	24%	4%
Want speaking ill of widows stopped	47%	4%
Feel hopeless about situation	91%	4%
Want to stand up for own rights	31%	

Bivariate Correlations

Table 3 presents bivariate correlations of the sample's socio-demographic characteristics and the women's perception of barriers to inclusion. We noted that older and abandoned respondents were more likely to perceive barriers to inclusion. Respondents with more years of schooling reported feeling less excluded. Other demographic characteristics were not related to a woman's perception of barriers to inclusion. Further, use of the loan and group experience were positively related to perceptions of inclusion.

Self-help Microfinance Group Participation and Perceived Barriers to Inclusion

Table 4 presents findings from the model examining the relationship between participation in the self-help microcredit group and perceived barriers to inclusion. These are significant [$F(8,71) = 4.31, p = 0.00$] and explain 25% of the variance in the dependent variable. Specifically, the age of a respondent—being older ($b = 1.57, t = 3.62, p = 0.00$) and marital status—abandonment ($b = 0.05, t = 2.82, p = 0.01$) are related to an increase in perceived barriers to inclusion. We also note that group experience ($b = -0.95, t = -2.42, p = 0.02$) and use of the loan ($b = -0.14, t = -3.00, p = 0.00$) are significantly related to a reduction in perceived barriers to inclusion. Level of education ($b = -0.10, t = -1.86, p = 0.07$) approaches significance.

Table 3. Correlations of Perceived Barriers to Inclusion by Socio-demographic Characteristics (N=109)

Variable	A	B	C	D	E	F	G	H	I
Perceived barriers (A)									
Age (B)	0.23								
Marital status (C) (ref=widowed)	0.27*	-0.46 **							
Number of children (D)	0.06	0.27 *	-0.28 **						
Years of education (E)	-0.19*	-0.08	0.02	0.10					
Loan amount (F)	0.09	-0.12	0.02	-0.12	0.13				
Use of loan (G)	-0.20*	-0.12	0.12	-0.18	0.18	-0.13			
Group experience (H)	-0.22*	0.09	-0.02	0.04	0.23*	-0.09	-0.06		
Current work (I)	0.01	0.08	0.01	-0.14	0.02	0.09	0.23*	0.24*	
Geographic zone (J)	0.01	-0.08	0.08	-0.02	-0.22*	0.05	0.37*	-0.14	-0.15

* $p < 0.05$; ** $p < 0.01$

Discussion

Overall, results of this study suggest that participation in the self-help microcredit groups may play an important role

Table 4. Regression Analyses of Perceived Barriers to Inclusion (N=109)

Variable	b	se	t	p-value
Constant	4.34	0.76	5.08	0.00**
Age of Respondent	0.05	0.02	2.82	0.01**
Marital Status (ref=widowed)	1.57	0.43	3.62	0.00**
Years of Education	0.10	0.12	-1.86	0.07
Amount of 1st Loan	9.62E-5	0.00	1.30	0.19
Use of Loan	-0.14	0.05	-3.00	0.00**
Group Experience	-0.95	0.39	-2.42	0.02
Type of Current Work	0.07	0.05	1.34	0.19
R	0.25			
F	4.31			
df	8, 71			

Note: b = Unstandardized Regressions, *p<0.05; **p<0.01

in influencing the perceptions of social inclusion by poor widowed and/or abandoned women. In particular, socio-demographic characteristics such as age (being older) and marital status (being an abandoned woman) were related to an increase in barriers to inclusion. Previous research has noted that age is a factor that places women at risk of poverty and social exclusion (Lombe, Yu, & Nebbitt, 2009; Yin, 2008). Since older women are likely to experience barriers to inclusion despite participation in the self-help group, it may be important to explore in depth the barriers that older women face and how these might differ from barriers faced by younger women. Overcoming such barriers may require a targeted approach, focusing specifically on the needs of older women and their households.

Further, compared to widowed women, abandoned women perceive more barriers to inclusion due to social stigma attached to their status. This observation is notable and points to the fact that abandoned women might need more support to overcome social stigma and other factors associated with their situations. Our results also suggest that women with

lower levels of education are likely to experience more barriers to inclusion. This finding has special relevancy to this study given the fact that 68 percent of the women in this sample had no formal schooling. Consideration could be given to incorporating an educational component into income-generating programs. Indeed, scholars have observed that while greater income can do much even in the short run, it cannot guarantee a sustainable escape from poverty if individuals and households in poverty have limited or no human capital to negotiate and influence policies in their favor (Lombe & Sherraden, 2008b; Smith, 2005).

In relation to investment characteristics, the use of the loan—e.g., investment in a small business, paying debt, and children's education—as well as duration of time the self-help group has existed were significant predictors of barriers to inclusion. More specifically, these variables were associated with feeling less excluded. This observation is in line with previous research, suggesting a link between inclusion and economic participation (Lombe & Sherraden, 2008a).

In terms of the observed inverse relationship between group experience and barriers to inclusion, it could be that the interconnectedness the women experience through the group may have empowered them to collectively face their situations positively. This, in fact, is in line with the basic underpinning of the empowerment perspective that postulates that the development of collective empowerment is necessary for sustainable outcomes. Indeed, the social connection among poor women in self-help groups has long been an important feature of microcredit programs (Menon, 2007; Swain & Wallentin, 2007). It may be important to further explore the specific characteristics of 'group experience' that affect inclusion/exclusion and how this experience could be maximized to enhance outcomes for this group of vulnerable women.

Study Implications

A conservative interpretation of our results would signify that, in general, self-help microcredit programs are important in promoting inclusion. However, for older women, women with lower levels of education, as well as women who face additional barriers such as abandonment and widowhood, there

may be a gap between what these programs can provide and their specific needs. An approach with greater potential to reduce this gap for women who face prohibitive barriers and are at higher risk for social exclusion may be a multifaceted initiative taking into account household needs, as well as the unfair and inequitable treatment such groups experience. The women themselves may need to be empowered to learn about their rights and channels of redress that are open to them.

In this study we learned that two aspects of a microcredit program were important for inclusion: use of the loan and group experience. It would be important to further explore characteristics of a self-help group that were not examined in the current study to assess how they may be related to social inclusion. Similar studies may offer some guidance in this regard (Lombe, Huang & Putnam, 2008). Group experience, in this study, was measured broadly by length of group membership. A comprehensive assessment of the nature of group experience and the value program participants attach to the group and interaction with members of their group may be useful. In addition, a more refined understanding of a participant's socioeconomic status, caste, and religion would enable rigorous comparison of within- and between-group differences. Finally, further research into the relationship between self-help microcredit programs and social inclusion in relation to vulnerable groups, e.g., women of modest means, is warranted and may uncover more precise explanations and hypotheses than we are able to offer here.

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