

HOPES FROM A TRIADIC MODEL FOR WOMEN EMPOWERMENT AND COMMUNITY DEVELOPMENT: LESSONS FROM INDIAN EXPERIENCES FOR HUNGARY

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The World Bank (2010) reports that close to one-third of the total population of India falls below the international poverty line of US\$ 1.25 per day and over two-thirds live on less than US\$ 2 per day. According to the United Nations Development Program, in 2010 an estimated 29.8 per cent of Indians were living below the country's national poverty line (UNDP: India Fact sheet, 2010). This shows that the majority of the population in India live in sub-human poverty and they remain marginalized.

One such marginalized community in Central and Eastern Europe is the Roma, who are poorer than other racial groups. In some cases, they are 10 times more likely to be in poverty than non-Roma. In Hungary, 40 per cent of them live below the poverty line and only 5 per cent of them are employed (The World Bank, 2012). Their social exclusion is accentuated by their pariah status. In Central and Eastern Europe, the growing working-age population and increasing marginalization due to poverty and persistent long-term unemployment threaten their economic stability and social cohesion (The World Bank – Roma in an Expanding Europe: Breaking the Poverty Cycle: 2005).

Several studies have found a strong link between caste and economic status in India (Deshpande 2000; Thorat and Newman 2009). In the past, the

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caste system served to exclude lower caste people and *Dalits* from access to productive resources such as land and education and caused them to be discriminated against in social life and on the labor market as well. In a similar way, surveys indicate that popular opinion in Europe is increasingly negative towards the *Roma* communities (Commission of European Communities, 2012). Coupled with this, the marginalized communities in question have low levels of academic achievement and participation in employment and a low level of skill, which accentuates marginalization. These multiple forms of exclusion have contributed to the disempowerment of these communities.

In India, Self-Help Groups, Microcredit and Microenterprise together constitute a *Triadic Community Development Model* which forms the central part of a strategy to address the exclusion of people (especially women) who belong to the poor section of the population (mostly from Backward Castes and Scheduled Castes) who are, by and large, part of marginalized communities. It is this specific strategic model that has been applied to poor women in rural areas to empower them, thereby promoting the development of their local communities. It has been estimated that more than a million Self-Help Groups have been organized, mostly in rural India (Tesoriero, 2005) over the last couple of decades. Initially their main aim was to mitigate the effects of extreme poverty in rural communities and then to alleviate poverty altogether in a phased manner. The different forms of collective strategy can also facilitate the development and empowerment of marginalized communities.

It has been claimed that the collective strategies will develop marginalized communities, increase gender awareness and empower them through forms of community organization which have the transformative potential to increase decision-making opportunities and abilities (Torri, 2010). This marks a shift from traditional forms of community development that are now considered hierarchical and patriarchal. Through community organization, the emphasis has been placed on grassroots mobilization and empowerment (Andharia, 2009).

Empowerment means giving power to, or 'investing with power' to achieve a set of goals (Gupta and Yesudian, 2006). A key theorist often associated with achieving empowerment is Paulo Freire (1970) who argues that through 'Critical Pedagogy' people will become the subjects of their own learning. They identify and seek to solve their problems through critical reflection and study of their circumstances. On the other hand, Mahatma Gandhi's idea about 'cooperatives' (1962) is still relevant to assisting rural India to improve village economies and make them self-sufficient. This concept holds good for self-help initiatives and collectivities in their efforts to promote community development. These efforts could be described as a community politics of

‘integrity and trust’ (Goswani, 2009). For collectivity, the imperative is solidarity; for people in various marginalized communities to get involved in collective action. In India the collective participation of women in community activities has given them the confidence to go out of their homes to work for a living, which increases their aspiration for employment (Shetty, 2010). Their collective action can, in one way or other, withstand or even challenge internal oppressions and impositions from their families and communities as well.

The *Triadic Community Development Model* forms the core theme of this paper. It is based on an empirical study which attempted to find out the reasons for the success and failure of the model with respect to womens’ empowerment and community development by focusing on the operation of womens’ Self-Help Groups in Tirunelveli District of Tamilnadu. Broadly, it tries to give an outline of the model to researchers, NGOs, activists and policy makers who tend to know how do self-help initiatives and collectivity empower women and promote community development. In addition to this, it also reflects on the question of the transferability of this model to the *Roma* communities in Hungary. This question has some relevance because the advocates of *Roma* rights (for instance, Járóka Lívía, a Member of the European Parliament) have stated that the forms of self-help and collectivity that have been adapted in India to support the marginalized groups may also be transferable to the *Roma* communities in Hungary as well (Járóka 2013). In addition to this, the European Union advocates forms of microcredit for *Roma* communities and promotes their involvement in decision-making (including at a local level) through the framework of the National Roma Integration Strategy (EU, 2011).

A quick survey was conducted during November - December 2012 in nine villages selected from three blocks (Alangulam, Pappakudi and Pavoorchatram) in the western part of the Tirunelveli District of Tamilnadu. In each sample block, three sample villages where the number of Self-Help Groups (SHGs) is considerably higher than in other villages of the block were selected. These groups were organized by the government, as well as by non-governmental organizations. From the nine sample villages, a sample of 20 SHGs were selected for the reason that all of them were organized by the *Nava Jeevan* Trust, a local NGO which has been serving village communities in these blocks. The NGO mainly focuses on promoting the development and empowerment of women through the SHGs.

The survey disclosed that each group consists of 15-20 women members, including office bearers, who are selected by the group. The members are generally aged between 20 – 50 years of age. They mainly belong to the

'Backward and Most Backward Castes' or 'Scheduled Castes' and they collectively form a category known as 'marginalized'. Their families live at just above or below the official poverty line and more than half million people in the district are engaged in making *beedis* (local cigarettes), a form of enterprise that is their major and regular source of income. Nevertheless, agriculture as their secondary occupation also brings them a little money. Normally no members of the groups discriminate against other members due to their age, caste, religion and the like. In many SHGs members from various caste groups accommodate *Dalit* women as members. In turn, the latter move with the farmer without inhibitions or reservations. In weekly group meetings, all of the members interact freely and transparently, irrespective of caste. Here they discuss the numerous development programs that are addressed to their local communities, besides planning for microenterprises through microcredit intervention.

The weekly contribution by members to their group savings ranges from 10 to 50 INR. This has increased their savings to several thousand INR over a period of time and the money now forms the groups' primary source of funding. The group customarily operates informally in terms of advancing small loans to those who are in need of them. In fact, the saving habits of the members serve as a core bond that strengthens their unity and mutual trust. The group leader deposits the savings of her group in a bank account in the name of each group and obtains the required loans as and when the members want them. Unlike bank loans, these loans will normally be a few thousands of INR. Nevertheless, from time to time, the groups distribute among their members the dividends of the profits accrued through lending loans from the core group fund. The practice of the availing of loans and paying out of dividends has encouraged members to participate in group activities. After an initial period of this sort of credit operation, the members get access to microcredit from banks to the extent of several hundred thousands of INR, depending on their prior accomplishments.

The survey reveals that, out of 20 sample SHGs with a population of 340 members, the members of 10 groups are at present yet to start microenterprises. However, out of these 10 groups two group members individually began enterprising in dairy production but later closed their businesses after a year of launch and sold their cows. However, the other eight group members divided their loans equally and spent their shares on meeting family needs and on paying interest on the money they had borrowed from local money lenders. They never even attempted to set up trial business enterprises. However, the loan facility provided by bank (as well as the group core fund) has substantially contributed to freeing them from the fetters of ruthless money lenders.

Despite the fact that they use the loans to meet their family needs, they often talk about starting business enterprises, either individually or collectively. A majority of them remain uncommitted to enterprising owing to their lack of skills, confidence or support. In some cases, the authoritative attitude of the group leaders limits the skill of other members (Mommoo, 2002). In some other cases, men (through their female partners) have interfered in the internal matters of female Self-Help Groups (Chari-Wagh 2009). Such intervention by local men or husbands of female members can hamper a group's activities. Nevertheless, in the sample SHGs surveyed, there was no such reported incidence of interference. Members disclosed that their husbands largely do not prevent them from actively participating in the group or community activities. Some husbands give their wives suggestions about starting and operating individual business enterprises and some even engage in entrepreneurial activities to help them. Many of them openly declare that the activities of the SHGs largely benefit the families of their female members and local communities as well.

The members are in need of direction and training by experts to develop their skills in various business enterprises. For this, the Government with the support of local NGOs has to organize training programmes to equip them with the skills required to start suitable business enterprises with the support of microcredit. Besides this, it has to entrust NGOs with the responsibility of monitoring and sustaining their enterpreneurial activities. Though special stalls in exhibitions are organized in certain places to sell members' products, the Government's commitment to organizing annual trade fairs exclusively for SHGs (in big towns and cities) is essential if the group members are to benefit economically. Without such support, the members may not have the initiative to establish enterprises, owing to a lack of marketing know-how and capital.

Though the group members get temporary relief by making use of their bank loans, for obvious reasons, the original goal for which the loans are made has not been fulfilled. Nevertheless, in 2011, out of eight groups the members of three groups (belonging to non-shepherd castes) made an attempt to form dairies with the help of bank loans. However, they later abandoned their efforts because, unlike shepherds, they were ignorant of the common problems which confront this enterprise. Moreover, they are full-time *beedi* workers and interested in continuing *beedi* making in the years to come. Thus their attempt to launch dairy-businesses remained unaccomplished. But, since 2012, they have been discussing other ways of starting small business enterprises in weekly meetings.

In contrast, the members of the other 10 groups started various microenterprises to generate incomes with the support of bank loans. Their

enterprises have grown and have made moderate profits since the time of inception, although some faced minor problems in certain situations. Their success stories are discussed in the following section of this paper through reference to some case studies compiled with the members of those groups.

ECONOMIC EMPOWERMENT: ACCESS TO/CONTROL OVER RESOURCES

Normally the SHG members prefer to start small business enterprises individually because of their differing priorities. Exceptionally, a few group members have launched business enterprises collectively. This was the case of the formation of the dairy by the members of first group, the establishment of a sweet stall by the members of second group and the opening of a tailor shop by the members of third group. Since these microenterprises started by the members of the respective groups have been operating collectively and dividing profits equally.

The monthly income that the members earned from the dairy is higher than the income earned from *beedi* making (in 2012 the Government of Tamilnadu increased the price of milk considerably which raised the profits of dairies). Though rural women are well aware of this, most of them, except those belonging to the *Yadava* caste (officially known as the 'Backward Class' and traditionally known as shepherds), do not want to venture into the dairy business owing to their lack of skill in this area. Moreover, they have made *beedis* since their childhood and have been able to earn an income throughout the year because this work, unlike dairy and agriculture, is not seasonal. However, as it is time-consuming, time restricted and piece-rate work they are unable to spare any more time to do any work other than their household chores.

On the other hand, the *Yadavas*, who are traditionally cattle herders who mostly raise milk cattle and sell milk products, constitute 16 per cent of the total population of India. In Tamilnadu, they are called *Konars* or *Idaiyars* and they comprise of a total about one million people. At the same time, they are also engaged in agricultural and allied activities. Nevertheless, since the 1950s, they have engaged in various occupations, particularly trade and commerce. Despite their remarkable socio-economic development, they continue to follow their traditional occupation.

The great majority of rural women are engaged full-time in *beedi* making in Tirunelveli District. This is the predominant reason for their lack of interest in undertaking entrepreneurial activities. Unlike seasonal occupations, *beedi*

making remains their major source of income throughout the year. The womenfolk do this work in their homes inbetween their household chores. As a matter of fact, they manage to balance the two types of work without overlapping. However, the time they spare for *beedi* making is nearly three times as much as the time they spend on domestic work. It is in a way convenient for them to be able to prioritize the type of work they do, depending on its urgency. But they would not have this freedom while doing work outside their homes. This is perhaps one of the reasons why they prefer to be *beedi* workers, irrespective of the amount of money they earn.

From a developmental point of view, it is understood that *beedi* making is a barrier to their occupational mobility and can prevent them choosing alternative occupations in which they could earn higher wages. As long as they continue to be *beedi* workers they may not think of engaging in other jobs and may not have the confidence to venture into any enterprise. They therefore need to be motivated through group discussions, community-level meetings and campaigns organized by the local NGO with the support of The Rural Development Department of Tamilnadu Government. NGOs serve as a guiding force for SHGs because they provide them with the help they need to get bank loans to start business enterprises. Consequently, of the total sample, ten SHGs started venturing into different business enterprises, and of these ten, members of six groups individually started dairies by buying cows with their loans. The members of these six groups now turn a good profit, which has increased their family income substantially. It is particularly the members of the three groups who are traditional cow herders who run their business profitably, rather than their other caste counterparts in the rest of the three groups.

Of the remaining four groups, the members of one group started four different enterprises with the help of a bank loan: the first team of four members collectively started a textile business; the second team of four members together launched a pickle business and the third team of four members set up a business making home-made candles. They share the profits equally among themselves. The remaining seven members of the same group individually started different types of business enterprises that included manufacturing vessel cleaning powder, preparing *carom* water (a home remedy for indigestion), starting a provisions store, a brickwork, a cycle shop and vending onions, tomatos and dry chilis. It is important to mention that the last three groups collectively started three business enterprises: garment making by the first group, toy making by the second group and confectionary by the third group. Over a period of two years all these business enterprises have succeeded as there has been demand for these products in the surrounding villages.

The members remain engaged in these enterprises through their mutual cooperation, trust and confidence. Sometimes they experience certain hardships in their enterprises (particularly fluctuations in income owing to the changing prices of their products which occur due to competition from urban markets). In such circumstances the encouragement and support given by the local NGO can help sustain their business activities. However, all the members are generating a moderate profit out of their enterprises. Thus their access to and control over resources has enabled them to become economically independent and empowered.

SOCIAL EMPOWERMENT

Most of the group members have developed their communication skills by exchanging their ideas, plans and experiences amongst themselves in village meetings in general and in weekly group meetings in particular. This is a first step in their participation in social/community activities. The process is further facilitated by their frequent interactions with bankers with whom they meet to get loans, and with Government officers with whom they meet to organize welfare schemes and other development programs for their villages. Besides these factors, the representatives of SHGs are invited to participate in numerous meetings organized by the District Administration to address certain issues, mostly with respect to the launching of Government welfare schemes. Consequently, over a period they have gained the self-reliance, solidarity and confidence that have enabled them to be confident and better equipped with the courage to face challenges in life. This has also brought them self-esteem and social recognition, thereby resulting in social empowerment.

Their great concern for the local community makes them active participants in social/community activities. For example, in a sample village they collectively made arduous efforts to persuade an officer in the Public Transport Department to instruct the drivers who operate buses in their area to adhere to time schedules. At one point in time when they became impatient due to the uncaring attitude of the officer in charge, they organized a roadblock that ultimately resulted in the fulfillment of their demands. They also pleaded with an officer in the Public Work Department to reconstruct the uneven bus road in their area, and after some time they succeeded in their attempt. In a similar way, the members of SHGs in another sample village got their bus road renovated by making frequent pleas.

The SHG members of another sample village also made representation to a local Member of the Legislative Assembly (MLA) to arrange for the supply

of drinking water for a couple of hours a day in the morning or in the evening. Similarly, the SHG members in a sample village approached the Water Board to request to provide drinking water regularly, and as a result they succeeded in getting it. In another village, the group members were successful at increasing the supply of water through their collective representation. These incidences undoubtedly confirm the fact that the SHGs are a form of social capital. They promote the empowerment of women and help in the development of local communities by assisting their members to start small businesses with the help of microcredit.

OPPOSING POLICE ACTION AT TIMES OF TROUBLE

The following episode is testimony to understand how the *Dalit* women members of SHGs are empowered socially. In 2006, a police jeep carrying two women constables arrived in one of the sample villages predominantly populated by the *Dalits* and then arrested two women, accusing them of being engaged in prostitution. Unexpectedly, they forced a 10 year-old girl to get into the jeep along with the accused. A large group of men and women witnessed this incident helplessly. None of them asked the constables why the girl was arrested. However, it was their assumption that the police might have seen the girl previously, along with the accused. Despite the constables refusing to reveal the reason for the arrest, a few members of an SHG approached them to pressure them to reveal the reason. Meanwhile, some other members rushed into the streets hurriedly and brought several members of different groups to the spot within a few minutes. Not anticipating this sudden development, the constables warned them to leave at once. However, the SHG members collectively submitted a letter to the constables to the effect that they would not interfere if the latter were able to prove that the girl was guilty. Finally, the police let the girl go.

SEEKING POLICE HELP IN TIMES OF CRISIS

The SHG members pay serious attention to family problems, particularly intra-family conflicts. They voluntarily solve such problems amicably by devising viable strategies. If they are unable to solve such problems, they resort to asking help from the police to deal with the offenders. For instance, a drunkard used to quarrel with his wife almost every day, even for trivial reasons, but her refusal to give him money for drinking seems to have been

the main cause of this problem. He never bothered about the presence of his 15 year-old son and 12 year-old daughter while quarreling with her. While beating her unscrupulously, the poor children stood by helpless without doing anything except sympathizing with their hopeless mother. One night, in the absence of the children, the man beat his wife ruthlessly with a stout wooden pole until she passed out. She received severe head injuries, lost significant amounts of blood and ultimately succumbed to her injuries. In order to escape punishment for this murder, the husband poured kerosene on her body and burnt it beyond recognition. Though the police put him into custody and filed First Information Report (FIR), they released him after some time, as there was no proof of the murder. Meanwhile, the children were kept in the custody of their grandparents. The SHG members provided them not only with money to continue their education, but also moral support in their endeavors. Their supporters had acquired this humane quality through being members of a SHG for many years.

Though there were rumors among the villagers about the death of this woman, the mystery continued for some time. The SHG members had a strong suspicion that it was not suicide but a murder. In a group meeting they unanimously decided to unearth the truth with the support of the police. Accordingly, they lodged a complaint against the man with a local police station, stating that he might have murdered his wife and asking that the case be reinvestigated. Considering their appeal the police opened the file again and started cross-examining the culprit and his close associates and relatives. At one point in time, the man absconded all of a sudden to escape the police interrogation and thereby left the police team strongly suspicious that he might have murdered his wife. Driven by this unforeseen development the police became vigilant in searching him, and at last arrested him in a far off place. Then the police put him on trial in a local court. Based on the evidence produced by the police the court ordered him to undergo two terms of life imprisonment.

Another example of how members of an SHG sought out police help to solve a common problem in a village under study is worth mentioning here. There was liquor shop at the entrance to the village. Several times the villagers (especially women) experienced problems caused by drunkards while passing the shop, which was located just on the roadside. A member of the SHG group encountered a similar problem while returning home. The same evening the group leader organized an urgent meeting in which all the members unanimously agreed to submit a complaint petition to the local police station and ask that the liquor shop be relocated to the outskirts of the village in the sake of public interest. Consequently, with the support of the

local NGO the group members handed it in the next day. The police, who also had the same view of the matter, instructed the owner to shift his shop to another place some distance from the village.

RESOLVING CASTE CONFLICT

The evidence of benefits can also be seen in the *Dalits'* colonies where the women are empowered through the SHGs and microcredit. The SHGs have provided their members with opportunities and made them aware of development programs, as well as income generating activities. They have also enabled them to be active participants in development programs and decision-makers as well, both with domestic and market issues.

One of the sample villages is wholly populated by *Dalits*. Here, the members of two SHGs organized by the local NGO assumed the responsibility of developing their community and solving conflicts between members of their caste and other caste counterparts. During a clash between the *Dalits* of this village and a caste group in a neighboring village, the police arrested a few *Dalits* on the suspicion that they might have instigated the problem. In response to this, the *Dalit* women members of the SHGs, with the support of their caste people, organized a protest in front of the local police station and demanded the unconditional release of their men. At last, the police released them to forestall an outbreak of communal violence due to the arrest of the *Dalit* men. However, a day later the group members and their caste leaders had an open dialogue with the leaders of the caste and settled the problem after reaching a compromise with the latter.

RESOLVING SENSITIVE PROBLEMS

The SHG members in a sample village solved a sensitive problem. A girl of 15 years of age from the village was pursuing secondary education in a school situated in a neighboring village. The physical education teacher at the school used to pressure her into giving him sexual favors. Despite her repeated refusal, he continued to try to persuade her to yield to his desire. At last, the innocent girl had no other option except to report this to her parents, an option she feared to choose. The news spread all over the village and caused great anger at the teacher. While the *panchayat* president and some elders of the village were trying to find a solution to the problem, the SHG members plunged into action to demand that the correspondent of the school

should transfer the problem teacher to another school located some distance away from the village. They also informed him that they would make a complaint to the police if he did not concede to their demands. Eventually the correspondent transferred him, as he realized how agitated the SHG members had become, and because he anticipated police action against his colleague. The SHG members boldly and quickly done what the village community and the *panchayat* could not do.

ACHIEVING TOTAL SANITATION

One of the villages under study deserves the title of 'Garden Village' because it is now a green and clean village. During 2006-2008, the office bearers of the village *panchayat* and the entire community converted this unclean village into a virtual garden village by planting hundreds of trees and enabling every householder to construct a toilet. The members of three women SHGs played a significant role in this joint venture.

From the very entrance of the village to its end the villagers planted varieties of flowering trees on either side of the approach road and streets. Tall green trees and varieties of colorful flowering plants in the front and back yards of every household make the village more beautiful. The householders are not worried about irrigating the plants because the village *panchayat* has already assumed the responsibility of watering them regularly.

However, it is important to answer certain questions addressed to this model. Are all the women in the SHGs empowered to the same degree? How far does the microcredit model benefit the SHG women? Is the microenterprise model sustained, and does it profit them? The reality is that many of the women have been significantly empowered in the socio-economic sphere (Monika, Sumit and Pankaj, 2007; Vinayagamorthy and Vijay Pithoda, 2007) and are treated more on a par with men. Similarly, Anitha and Revenkar (2007) disclose that the SHGs have not only improved the economic status of women, but also brought about many changes in their social status. Leach (2002) reveals that microfinance enables women to be empowered. Similarly, Vasanthakumari (2012) finds that microenterprise in India leads to the economic empowerment of rural poor women. She states that this allows them to express their views freely because they make significant financial contributions to their families, which has substantially reduced gender inequality.

On the other hand, the members of the sample SHGs surveyed show a more or less similar trend. Some of them, prior to their membership in SHGs, actively participated in state-sponsored community development programs

in their villages and were active members in the female wings of political parties. Nevertheless, this does not mean that it is only this condition that has primarily facilitated the process of empowerment. For example, in the sample villages several SHG women were empowered without having such positions. Over a period, they became empowered by taking part in social activities that promoted the development of their local communities, besides improving their economic conditions through small business enterprises. Their activities have been accelerated through the support and guidance of the local NGO. On the contrary, some members were not appropriately empowered, because, unlike their active counterparts, they remained unmotivated and dormant owing to their deep involvement in *beedi* making and domestic and allied activities. In order to get used to group action for collective enterprises, they need to be systematically oriented and motivated.

THE TRANSFERABILITY OF THE INDIAN MODEL TO HUNGARY

The question which needs to be addressed now is whether the above-described forms of development, empowerment, and ‘collectivism’ are transferable from SHGs in India to the *Roma* Community in Hungary. Before discussing this, we need to understand the *Roma* and their situation in contemporary Hungary. The term *Roma* is used as a synonym for the whole *Romani people*, also known as *Gypsies*, who live primarily in Central and Eastern Europe, as well as in the Balkans and Western Anatolia, and as recent immigrants in Western Europe and the Americas. The Linguistic and genetic evidence indicates the *Romani* originated from India, emigrating from India toward the Northwest about 1500 years ago (*Romani people* – Wikipedia).

They constituted 3.16 per cent of the total Hungarian population in 2011 and also continue to be the largest minority in 2013. It is in a way true that being *Roma* in contemporary Hungary is not easy. They face prejudice, encounter blatant or subtle racism and very often live in a disadvantaged situation where deprivation seems to be inevitable. They live in sub-standard houses mostly at the edge of rural or urban settlements. Human Rights NGOs have consistently stated that they are discriminated against in almost all fields of life, particularly in education, employment, housing, health care, and access to public places. However, government representatives maintain that the problems faced by the *Roma* in Hungary are related to socio-economic difficulties rather than racism and prejudice against the *Roma*. Whatever the reality, *Roma* are, by and large, a marginalized section of the population in

Hungary, and more importantly, their socio-economic problems have to be addressed immediately to empower them economically and socially. For this reason, it is relevant to discuss whether the Indian model could be transferred to Hungary.

In India, a SHG member is able to establish a business enterprise with a few hundred euros, but practically speaking a *Roma* counterpart in Hungary may need a loan of several thousand euros to do the same thing. Moreover, they may consider the risks involved in obtaining bank loans to be excessive, and hence opt to continue in their existing low-income jobs, or continue to combine their welfare benefits with participation in the informal economy. In addition to this, unlike the SHG members in India, a lack of assets or the poor credit history of the *Roma* in Hungary may prevent them from accessing microcredit (Ivanov and Tursaliev, 2006). Moreover, these problems are typically compounded because of the *Roma's* typical lack of skills and financial literacy.

In India, the *Panchayati Raj* (the local governing body) has been an influential agent in promoting forms of collectivity. However, a similar governing body in Hungary viz. the National Gypsy Minority Self Government (NGMSG) is not an effective force for the same purpose because it is restricted in its development by a lack of resources and skills, and furthermore, by the lack of a structured capacity building program. In some cases, these self-governments have simply replicated the traditional community leaderships, which are conservative and patriarchal. At the national level, the NGMSG seems to have become a pawn of wider national politics. Hence, it has failed to be assertive and challenging, thereby losing its legitimacy and credibility (Kovats, 2003). Moreover, it does not have a quota for women representatives, and tends to be male dominated.

This gender imbalance is clearly observable in their multifarious activities. This is in contrast to the situation in India where the Union Cabinet (on August 27, 2009) stated that 50 per cent of all positions in *panchayats* should be reserved for women across the country. At present, from all the elected representatives of *panchayats* (which number more than 2.8 million), about 37 per cent are women. With the proposed constitutional amendment, the number of elected women representatives is expected to increase to over 1.4 million (The Economic Times, August 28, 2009). In contrast, the NGMSG in Hungary does not include female representatives and hence would indisputably lack their support and cooperation; a crucial factor when it comes to facilitating the implementation of any community development programs.

Similarly to how the women SHGs are organized in India, the NGOs and other Civil Service Organizations in Hungary have to organize women SHGs

in the *Roma* Community and enable them to work with the NGMSG to bring about socio-economic development. Consequently, such an arrangement would enable them to be empowered in the course of time. While conducting a Focus Group Discussion with some male adolescent *Roma* and elders in a sub-urban area near Budapest, the capital of Hungary, in May 2013, I could infer that they have a tendency to include women as co-workers in economic as well as community development activities. I made a similar attempt to investigate how young and middle age *Roma* women respond to their empowerment in social, economic and political fields. Their response was positive and encouraging in the sense that they have a propensity to achieve empowerment by taking part in all community development activities alongside men. Though I drew this conclusion through discussions with small groups of *Roma* men and women in one settlement, I believe that it might hold good for the *Roma* Communities elsewhere in Hungary.

Notwithstanding the differences between the *Roma* Communities in Hungary and the marginalized communities in India, the Indian Model may be experimented with in the former to get similar results. It is, therefore, an imperative need for the NGMSG to now organize women SHGs with the help of NGOs and enable them to get access to microcredit facilities in order to start business enterprises. Indeed, the *Roma* women in certain parts of Hungary are engaged in various types of work, including agriculture and allied activities. For instance, some women in a *Roma* settlement collect rare plants to prepare herbal medicine. If they were organized into groups and supported with bank loans to formalize their collective work, and were given help with marketing their products, they would make more profit, thereby becoming economically independent. Additionally, the NGMSG has to involve the *Roma* women while planning for community development programs. Any program which does not include them will end up with a lopsided form of development that will leave the women disadvantaged and marginalized within the *Roma* population. In all probability, the Indian model would bring positive and directed changes towards empowerment, provided the *Roma* women are, on a par with men, included in all the community-level programs and given the freedom to actively participate in economic, social, and political activities.

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