SOLIDARITY & RESISTANCE: WOMEN'S PERSPECTIVES ON EMPOWERMENT THROUGH SELF HELP GROUPS

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ABSTRACT

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Development interventions mostly aim to 'empower' rural women by increasing their income and livelihood but rarely consider the voices of their beneficiaries. I study the meanings and experiences of empowerment or *nari shakti* as understood and described by rural women who lead self-help groups (SHGs) engaged in savings, micro-credit and income generation. I conducted the research in the central Himalayan region of rural India in Uttarakhand State using in-depth interviews with 11 SHG leaders. The findings indicate that the participants experience empowerment as solidarity and collective power that manifest in the form of self-reliance, courage, and independence. The participants associate their self-reliance with courage and inner strength which they have built as a means to survive the pain and struggle. Their stories of *nari shakti* are also stories of pain and struggle.

This research implies the need to examine perspectives of feminists on empowerment related interventions. Further research is needed on how micro-credit SHGs help build collective action that can challenge patriarchal power structures and bring about social change. Such research can help provide solutions on how non-profits can utilize feminist strategies of consciousness raising while still meeting donor expectations for the SHG programs.

Dedicated to all the strong women who support each other.

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1. Introduction

In my research, I study the meaning and experience of empowerment as understood and described by rural women who lead self-help groups (SHGs) engaged in savings, micro-credit and income generation.

Empowerment is a controversial and contested term in different disciplines and an attractive buzzword for development agencies, especially ones which work to alleviate poverty for women. Empowerment is considered a mode of social change and many research studies attempt to measure it using different frameworks. The frameworks often prioritize those meanings of empowerment that represent the ideas of researchers about what constitute appropriate choices for women (Kabeer, 1999) and not meanings of empowerment held by women themselves.

In the field of development, empowerment has been mostly studied and measured by evaluative quantitative studies (Kumar et. al., 2018, Garikipati, 2008, Goetz, A.M. & Gupta, R.S., 1996). According to Kabeer (2001), most evaluations based on outcomes have shown a positive impact of micro-credit on empowerment while a lot of evaluations that study processes have shown that credit has a negative impact on empowerment. Further, most of the studies (quantitative and qualitative) on impact of SHGs on empowerment focus on impact on individual women and not how the SHGs may contribute to collective action (Kumar et. al., 2018, Garikipati, 2008, Goetz, A.M. & Gupta, R.S., 1996). Sanyal's (2014) qualitative study in West Bengal, differs from this general trend and demonstrates the positive impact of SHG participation on social networks, social awareness, domestic power, and civic participation.

In the recent past, development researchers have made efforts to create nuanced definitions of empowerment to include concepts of power, agency, choice, and status (Kabeer,

1999, Aggarwal, 1995). However, the concept of choice and agency has been reduced to mean individual preference and acquisition of assets without consideration of power and structural inequities (Cornwall et al. 2008).

Further, in the literature on women and development, women from the global south are often reduced and universalized as disempowered victims to evoke sympathy and action on their behalf (Mohanty, 1991). Mohanty points out that this reflects the social distance in class, location, nationality, language between the researcher and the research participants which is significant in the field of development. The neo-liberal development discourse stereotypes women as self-sacrificing heroes who will lift not just their families but their entire nations out of poverty (Cornwall et. al 2008).

I believe, it is important to understand social change, in the form of empowerment, as an open-ended complex process that is non-linear. We must acknowledge and accept that there is probably a difference in the meaning and aspects of empowerment that are valued by those who are impacted by a development intervention, and the meanings assigned to empowerment by development and feminist researchers. In my experience in working with rural women artisans for five years in India, I had an opportunity to witness the undying spirit and strong will of women that characterized their struggles against oppression. This inspired and motivated me to study what empowerment means to such women in India, while being cautious of imposing my ideas of empowerment on them.

I conducted my research during the span of the COVID 19 pandemic that brought to light, once again, the inequity and oppression in the global society. Those at various intersections of race, caste and poverty were disproportionately hurt by the pandemic. The pandemic also led to solidarity building that resulted in social movements across the world against oppressive

systems of political and economic power. These include the Black Lives Matter Movement, movements by employees of corporations and nurses demanding safe practices at their workplace etc. In this context, I studied theories of feminism, particularly post-colonial and de-colonial feminism that promote collective action, to challenge the oppressive gendered structures. These theories are opposed to ideas of neo-liberal feminism which holds women individually responsible to challenge gendered systems through individual and intentional actions (Ozkazanc-Pan, 2019). In the present study, I explore the experiences of the participants in rural community in Uttarakhand, whose lives are also seriously impacted by poverty, gender inequity (and additionally by COVID 19), and who engage in collective action in the form of self-help groups to struggle against these constraints. Due to limitations posed by the pandemic, I was not able to study the meanings my participants create collectively (through focus groups/ group interviews), so I focus on individual meanings of empowerment in the context of collective action.

My Research Questions are**:**

1. How do rural women engaged in SHGs describe and understand empowerment?
2. How do rural women engaged in SHGs identify and describe the impact of SHGs on their lives?

I would like to emphasize that the research was not an evaluation of an SHG program, but only attempted to understand women's perspectives on empowerment in the context of SHG programs.

The context of my research is the central Himalayan (Kumaon) region of rural India in Uttarakhand State. The population I study are rural women aged 35-60 years, who are or have

been leaders or treasurers of SHGs. *Grassroots*, an NGO working with this group of women, has supported me in the research. I have collaborated with an employee of Grassroots, Sunita, who has helped me identify participants and conduct interviews with them in July-November, 2020.

I collected data in two phases. In phase 1 of data collection, I used less structured, asynchronous interviews to collect participants' stories about empowerment. Through this method, I provide the participants the opportunity to present their lived experiences through their own framework so that the basis of knowledge production remains with the participants (Spencer, 2014). In phase 2 of the data collection, I use the responses from phase 1 to conduct semi-structured interviews with the respondents about their meanings and experiences of empowerment and the impact of engagement with SHGs. I used the process of reflective thematic analysis to code, summarize, present, and interpret the data, in a cyclical manner.

The purpose of my research is to understand the process and sources of empowerment through the meanings the women give to empowerment in their lives. Studying how the SHGs have impacted women's empowerment through the voices of the women can inform development agencies about the conditions of the SHG intervention that can be supported, altered or added to facilitate the empowerment process for rural women in a similar historical, political, social and economic context. Further, understanding the process of empowerment of rural women can inform the development initiatives aiming to organize and support collectivization of women for economic security and social capital.

2. Theoretical Framework

In this chapter I discuss the literature that is relevant for my research and has helped me create a theoretical framework that informs the design of my study, data collection and data analysis. I discuss the social, historical, political, and economic context in which I conducted the research. I also discuss the different approaches to studying empowerment in the development literature, with a post-colonial and a de-colonial feminist lens.

2.1 Disempowerment for rural South Asian women

According to Sanyal (2009), who conducted an extensive study on Self Help Groups (SHGs) in West Bengal, India, rural women in South Asia live in a patriarchal culture. Economic deprivation and social norms that govern married women often result in their disempowerment. Women usually cannot choose their partner, are often married early and are viewed as representatives of a family's honor (Sanyal, 2009) . They enter a joint family set up where everyone is a stranger and face social exclusion as they are not allowed to step outside their homes. As per Kabeer (1999), the "deeply-entrenched rules, norms and practices" influence social relations in India and affect behavior, values and choices of people. Women's behavior often reflects such norms and practices since they are respected in the community when they conform to the norms and penalized when they do not (Kabeer, 1999). The patriarchal norms and practices in the community that place women in a subordinate status lead to their disempowerment. Women's lack of access to important resources further tilts the power relations against them, both in the community and within the household.

In her work, 'Staying Alive: Women, Ecology and Survival in India', Vandana Shiva (1988) discusses how development activities have adversely impacted the survival of poor women in the

Global South. According to Shiva, development is based on neo-liberal ideas: the assumption that a western style of progress – increased productivity and accumulation of capital – will benefit all. Increased land flow from agricultural to non-agricultural sector under advanced capitalism, has had extreme ill-effects on farmers and led to their poverty and dispossession. In this context, dispossession means "alienation from every aspect of life, like creative and self-fulfilling aspect of labor, from their own human needs for self-actualization through creative work, from their bodies, and natural needs" (Shields, 1999). Land was expropriated from farmers since independence and the expropriation has increased significantly under neo-liberal reforms (Shiva, 1988). Most development interventions today that aim to alleviate poverty, embody neo-liberal reforms. Economic development, in the form of industrialization, displaced women from productive activity (Shiva, 1989). Market oriented growth and economic activity was for men while development activities for women focused on reproductive roles of women as wives and mothers as vulnerable and dependent on development charity (Sharma, 2008; Kabeer,1994). Development activities have impacted the patriarchal norms in the community, worsening and solidifying gender roles of women.

2.2 Empowerment- transnational perspectives

I find that the term 'empowerment' is defined differently in many disciplines including social work, education, psychology, development economics, and other social sciences. According to Rowlands (1995), the difference in the meaning attributed to empowerment arises because the root concept of 'power' is often disputed. A lot of frameworks used for power are 'neutral' and do not consider critically the power dynamics of gender, class, race etc. that lead to disempowerment or oppression (Rowlands, 1995).

Conventionally power was defined as control or influence over others or an instrument of domination, a 'zero-sum' concept (Rowlands, 1995). Feminist interpretations of power, on the other hand, involve understanding dynamics of oppression that affect how individuals and groups perceive themselves and their ability to act and influence the world around them (Rowlands, 1995). According to Foucault (1990), power is also understood as always present, produced from one moment to another based on mobile and inequal relations. Power relationships are therefore always relational between different individuals, groups or systems and give rise to points of resistance. Integration of such points of resistance can lead to a revolution (Foucault, 1990).

Most studies on empowerment in the Global South have been conducted by researchers from the Global North (Richest and most industrialized countries) and view poor women as victims who need to be saved. Many Western (from Europe and US) feminists have viewed women from the Global South as "poor, ignorant, tradition-bound and victimized" (Mohanty, 1984). Also, often, western criticisms of the Global South have employed a colonial lens that involves a missionary framework – that women from the Global South must be rescued from their traditions and cultures which are unchanging (Narayan, 1997). Women from the Global South are often viewed as lacking agency and resistance historically.

The term 'empowerment' has been increasingly used in development to understand how the lives of marginalized people can be improved. In the neo-liberal discourse of development, empowerment aims to enable people at the grassroots to use market mechanisms to fulfill their needs, instead of relying on the state (Sharma, 2008). Often, one-stop solutions such as entrepreneurship and education are proposed as solutions to complex issues women face. Khoja Moolji, in her work, *Forging the Ideal Educated Girl* (2018), traces the discourses on Muslim

girls' education as a tool of empowerment in colonial India and post-colonial Pakistan. She demonstrates how, when India was colonized, colonial administrators and Christian missionaries claimed that western education can save and civilize Muslim girls. She also analyzes the work of development agencies, American politicians, and journalists to show that the present development discourse claims that formal schooling of girls in the Global South promises to save the communities not only from ignorance but from complex problems like poverty, terrorism, child marriage, and genital mutilation. For instance, she gives the example of the 'Nike Foundation Girl Effect' a graphic from 2011 published by World Bank and displayed on their building with a "brown or black girl in a school uniform, effecting an almost super heroic gesture, deploys her book as a shield and her pen as a weapon to single-handedly attack a dragon, named "poverty"(Khoja-Moolji, 2018).

Sharma (2008), situates women in the Global South in the larger global context and states that they do not lack agency and resistance:

> "The women I write about are not timeless beings, subordinated by equally timeless traditions. Rather, they are historically positioned actors who, given their marginalized locations (in relation to class, caste, gender, and geography, for instance), experience disempowerment, inequities, and injustices in and of the modern, capitalist, governmental world. They are also not unidimensional subjects, whose existence can be captured by the single word oppression and whose consciousness, if it exists at all, is pre-political….. I set the everyday and exceptional political acts of subaltern women against the backdrop of powerful trans-local projects…" (2002:xxv)

In the 1980s when the term 'Empowerment' gained popularity in the Global South, it had a transformative significance (Batliwala, 2007). There were several attempts through alternative

programs like *Mahila Samakhya* that tried to collectivize poor women in rural and urban areas, on the basis of feminist education strategies. Spaces were created for women to share common experiences about poverty, discrimination and exclusion and for women to "critically analyze the structures and ideologies that sustained and reinforced their oppression and raise consciousness of their own sense of subordination" (Batliwala, 2007, p. 560). The activists engaged in the program supported and encouraged the women in recognizing their agency and power and organizing themselves to change the social, economic and cultural systems that led to their oppression. The main inputs by the facilitators in the mobilization process were ideas and information. The women formed *sanghs* and *samoohs* (collectives) across the country with an agenda for social change. These efforts slowly disappeared, when empowerment was adopted as a strategy by government and donor agencies (Batliwala, 2007). 'Empowerment' soon became a buzzword. In the 1990's 'empowerment' was instrumentalized by development agencies in the form of development interventions.

For instance, in India, women's empowerment was instrumentalized through SHGs and women-led panchayats. According to Batliwala and Dhanraj (2007) one such example was the implementation of anti-poverty program by the Chief Minister of Andhra Pradesh in 1999. The program was funded by the World Bank with $553 million. Self Help Groups were created under the program and loans were distributed to individual women for income-generating activities. The program also tried to improve women's access to the market like women who sold tamarind in the market and were exploited by the middle-men. The self-help group structure was not powerful enough to challenge purchase prices, like a cooperative or trade union may have been, especially "since rights awareness and strengthening the capacity for collective struggle were not a part of the organizing strategy for such groups" (p. 2, Batliwala & Dhanraj, 2007). The

women's debt burdens increased with pressure from the program organizers and repayment became difficult, while domestic violence increased since the men became resentful. "The women's political agency has been reduced to the privilege of being agents, consumers and beneficiaries of state-controlled credit and microenterprise programmes, with no other resources for improving the condition of their daily lives" (p. 3, Batliwala & Dhanraj, 2007).

In my experience, most major development interventions in the Global South today, including empowerment-related interventions India, are socially engineered, and based on the claims of development agencies of what can 'save' the poor. According to Ellerman (2007), in socially engineered interventions, what the beneficiaries should be doing, is determined by the helpers (development agencies). However, for any intervention to be effective and transformative, providing resources and support for what the beneficiaries are intrinsically motivated to do can help retain and support their capacity for self-reliance (Ellerman, 2007). The concept of self-reliance is often celebrated in the philosophy of neo-liberalism which supports individualism, freedom of choice and personal responsibility (Hebert & Mincyte, 2014). Neo-liberal rules for a woman-citizen beneficiary of a development program may require her to improve her household's economic condition, participate in local community development and help run institutions like self-help groups (Batliwala & Dhanraj, 2007). Such rules depoliticize activism such that it does not challenge the existing paradigm (Batliwala & Dhanraj, 2007).

Development programs that are focused around wishes and initiatives of the participants are a step towards empowerment. However, can a focus on individual self-reliance challenge oppressive systems of poverty and gender inequality that marginalized rural women? Can individual 'self- reliant' rural women living in extreme conditions of poverty, be expected to take initiatives in a system that threatens heavy social costs for the slightest deviation from norms

(explained in 2.1 above)? Or should we focus on facilitating or supporting a bottom-up collective initiatives by grassroots women?

In order to reach a point where women can take charge and make choices about their lives, they need to tackle the constraints on their lives, created by oppression in the political, social and cultural context. According to many feminist writers, this may only be possible through collective action that involves education, awareness and consciousness raising as critical components of transformative development programs (Batliwala, 2007, Cornwall, 2016).

2.3 Empowerment as transformational change

I understand empowerment as a process that is complex, non-linear and may have stages that are temporary. What does empowerment involve such that it creates transformative change for women? According to Cornwall (2016), while providing women with facilities like loans, income and business opportunities can help women reduce their poverty, this may not lead to transformative change. She maintains that transformative changes require two things: 1) a shift in consciousness and 2) women's engagement in normative beliefs about gender, power and social change. The production of shifts in consciousness involves "…overturning limiting normative beliefs and expectations that keep women locked into situations of subordination and dependency, challenging restrictive cultural and social norms and contesting the institutions of everyday life that sustain inequity" (Cornwall, 2016, p. 345).

An important step in this process involves changing the self-image of women who perceive themselves as weak and inferior and without this change, external interventions will not allow them to challenge power relations in the family, community or society (Batliwala, 1993). The second step in bringing transformative change involves women's engagement in normative

beliefs and ideas about gender, power and social change (Cornwall, 2016). This includes women coming together to share personal stories and experiences that may lead to a shift in their perspectives as a group and as individuals (Cornwall, 2016). Also, it is important that those implementing the intervention, or the front line of the program, are themselves empowered as agents of change (Sholkamy, 2010).

2.4 Empowerment in the development context

Development agencies have often assumed that economic strength leads to empowerment, but this may or may not be true (Rowlands, 1995). Economic empowerment does not occur in a straightforward way through access to economic resources and is impacted by gendered power relations in the household (Goetz & Gupta, 1996). For instance, earning an income doesn't necessarily mean that the woman who earns benefits from the money. The income may be utilized by the husband towards assets that the woman has no access to. Despite this, development work by institutions like DFID and World Bank is usually done 'to empower women' with a focus on increasing access to economic resources (with negative impacts mentioned earlier in 2.1 section) and not with a focus on collectivizing and supporting women in analyzing aspects of their own lives (Cornwall et, al. 2008).

In the recent past, development scholars have made efforts to create nuanced definitions of empowerment to include concepts of power, agency, choice and status (Kabeer, 1999, Agarwal, 1995). However, none of these definitions highlight the importance of collective power, collective agency or collective action in challenging power relations that are unfavorable for women. Naila Kabeer, a social economist, is known for her research on women's empowerment. She has defined empowerment as the process by which powerless individuals

who have been denied the ability to make strategic life choices about agency, resources and well-being, acquire such an ability (Kabeer, 1999). Agarwal (1995) highlights the role of power relations in empowerment when she defines it as the process by which the disadvantaged or powerless individuals or groups enhance their ability to challenge and favorably change the power relationships that had placed them in "subordinate economic, social, and political position" (p. 20). Further, Keller and Mbwewe (1991) describe empowerment in a collective sense in the home and the community: *"A process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination"* (p. 76).

Other attempts to define empowerment by development researchers have focused on exercise of agency by women. While a lot of women are disadvantaged due to social, political and cultural constraints, they exercise agency in some form or another in their daily lives. All women possess agency, which is the inherent human capacity to desire, form intentions and act creatively (Sewell, 1992). Agency has also been defined as a person's successful pursuit of objectives or goals that they promote (Sen, 1993). The forms of agency are socially, historically and culturally constructed and so the agency exercised by different people may vary enormously. Agency or choice may be exercised by women to challenge and resist social norms and relationships, or agency may be exercised to perpetuate social norms that support gender inequality (Kabeer, 1999; Sanyal, 2014). Agency that arises from the relationship between an individual and social norm, can be an embodiment of empowerment when it is expressed "through acts that seek to critique, resist and overcome social norms" (Sanyal, 2014, p. 42) or when it is exercised to further the well-being of women. Well-being ranges from simple elements

such as “escaping morbidity or mortality, being nourished, having mobility etc. to complex ones such as being happy, achieving self-respect, taking part in the life of the community, appearing in public without shame” (Sen, 1993).

Post-colonial and de-colonial feminist scholars support collective agency over individual agency. According to Ozkazanc-Pan (2018), agency is an action that involves re-purposing structures of oppression, such as patriarchal economic arrangements, to create communitarian values. More specifically they suggest “In this feminist tradition, agency can be understood as the ability and possibility to redirect modernist and colonial-era gendered value-extraction economic activities that continue today under neoliberalism and state-sponsored economic development policies” (p. 1215).

Collective action can be considered central to the concept of agency in post-colonial and de-colonial feminist literature, since changes in oppressive structures are usually possible through collaboration and not individual efforts.

2.4.1 SHGs Collective Action and Empowerment

The SHG-Bank linkage program was introduced by the National Bank for Agriculture and Rural Development (NABARD) in India. This program was introduced in 1992, in response to the crisis faced by the rural finance system due to low loan recovery rate and inspired by the global micro-credit movement (Garikipati, 2008). The program used the existing state banking system to provide credit and utilized ideas of group lending and peer monitoring to build positive behavior of borrowers (Garikipati, 2008). SHGs are informal groups of people who come together for mutual support. In the development context, organizing women into SHGs of up to 20, has been used as a strategy for poverty alleviation. Sometimes the credit institutions

facilitate the SHGs (20% of the SHGs) but mostly the NGOs or government agencies (72% of the SHGs) facilitate the SHGs (NABARD, 2004). Presently, there are 6 million SHGs in India with 67 million women as members (World Bank, 2020). Over the past two decades SHGs have been set up under the Rural Development Ministry's National Rural Livelihoods Mission which is funded by the World Bank. The aim of the mission is to reduce poverty and build community institutions of the poor.

Women are usually mobilized by an external agency to form an SHG for micro-credit. The members collect their monthly savings in a bank account for a collective goal- to create a corpus of funds that is the source of micro-credit for each individual member.

Several researchers argue that collective action leads to empowerment of those involved. According to Drury and colleagues (2005), experiential and ideological factors that arise from collective action may contribute to collective and individual empowerment. These include feelings of mutual support and unity and conceptions of fairness, shared grievances, effective and legitimate practice (Drury et al., 2005). Cornwall (2016), adds that collectivization and movement-building by women often result in material gains to women but only after women have experienced "solace of solidarity, the courage in collectivity, the sociality of shared struggle that leads to respect and recognition" (p.350). A lot of times collective action is required when individuals are powerless against a powerful authority, group or system. For instance, as we have witnessed in history, all social movements that have successfully challenged authority and changed systems, have required collective action. Empowerment occurs in such cases through collective action when participants' common social identity is actualized against the powerful groups (Drury et al. 2005).

The impact of micro-credit on empowerment has been evaluated in various economic empirical studies with contradictory results. According to Kabeer (2001), most evaluations based on outcomes have shown a positive impact of micro-credit on empowerment while a lot of evaluations that study processes have shown that credit has a negative impact on empowerment.

In Kabeer's evaluative study of micro credit in rural Bangladesh, the women beneficiaries reported improved self-worth, ability to contribute to household income, ability to leave demeaning waged labor and start their own enterprises. Even though working in their own enterprises led to an increase in workload, it also mitigated their dependent status in the household (Kabeer, 2001). A study of urban SHGs in Chennai also found that women were exposed to public institutions, banks and NGOs. The group participation of members led to friendship, solidarity, and enhancement of capacity for development. Some participants also reported developing a new identity through participation in the SHG (Nithyanandhan & Mansor, 2015). On the contrary, in their study of self-help groups in Andhra Pradesh, Garikapati (2008) found that micro credit helps households cope with vulnerability but doesn't impact the status of women much. This is because women lack control over family assets and unless this changes, micro-credit will not impact the empowerment of women.

Other qualitative studies also report positive impact of SHGs, on empowerment. Sanyal (2014)'s sociological qualitative study of micro-credit groups in West Bengal demonstrated the positive impact of collective action on women's mobility, social networks, social awareness, domestic power and civic participation. The study asserts that micro-credit helped women manage not just economic deprivation but also social deprivation. The social deprivation women faced in the context of patriarchy and related gender relations made lives of poor women very distinct from the lives of poor men. As per Sanyal, there are two mechanisms through which

micro credit can influence women's lives. The first is the financial mechanism that provides women direct access to capital through loans. The second is the associational mechanism that is facilitated through regular participation in group meetings, linkage with the NGO and creation of a social network. Such participation can help women cross the boundaries of gender roles and the familiar spaces of home and village neighborhoods. Social networks have known to play an important role in sanctioning of social norms by reducing the social and psychological costs of sanctioning and increasing the benefits of sanctioning (Sanyal, 2014).

Most of the research on women's economic empowerment, as described above, in the development sector measures quantitative individual outcomes and processes of empowerment. Such research does not focus on women's own meanings of their interests, equity and empowerment. Specifically, there is not enough qualitative research that aims to understand women's meanings of their own empowerment as linked to development interventions.

While women have been included in many development interventions, the aim has been to increase this inclusion through increased numbers demonstrated quantitatively and not through "quality and meaning of women's participation" (Goetz & Sengupta, 1996, p. 62). Understanding women's perspectives can help us find ways of increasing quality and meaning of women's participation.

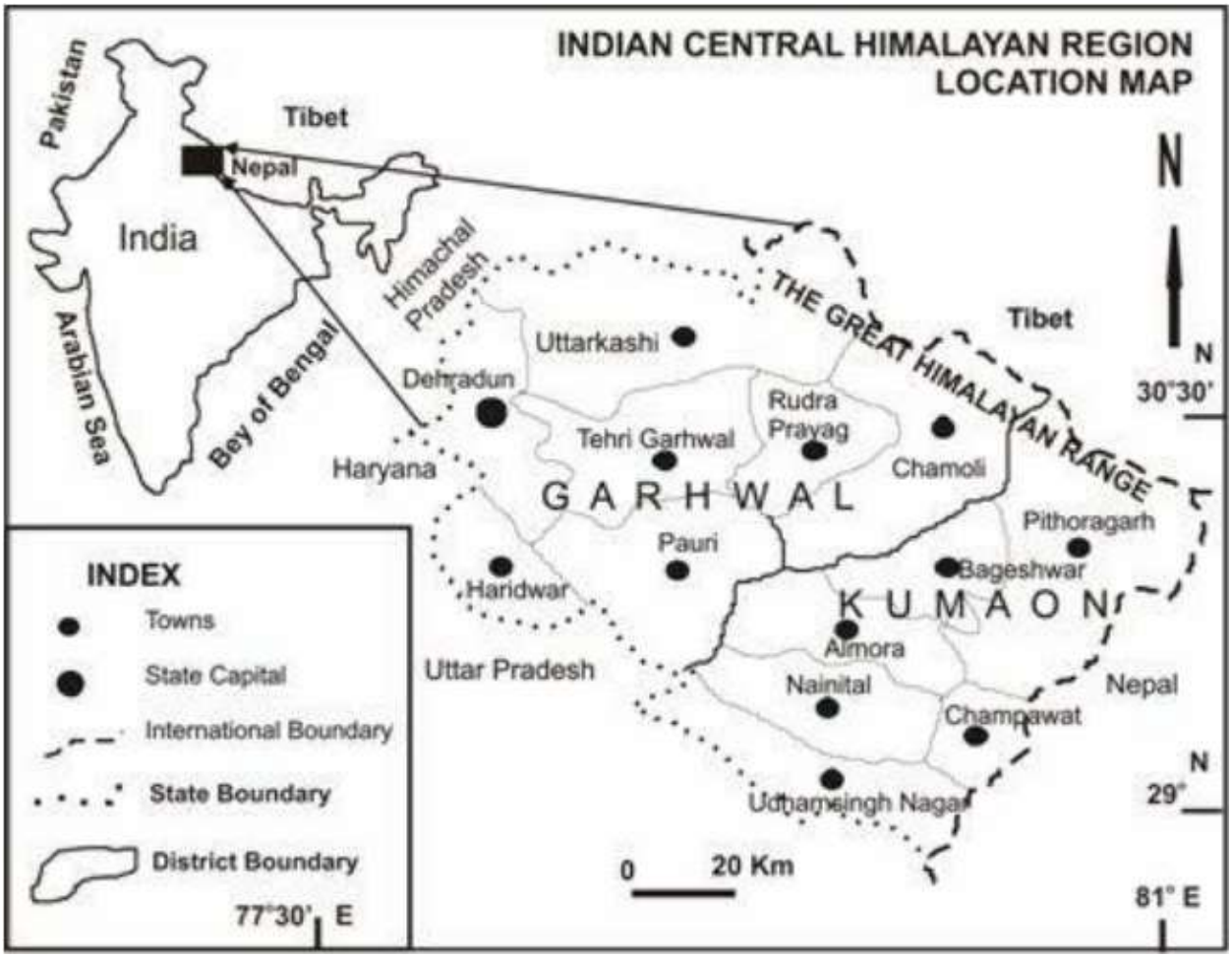
As discussed above, the research on women's empowerment and SHGs as well as the largest SHG interventions in development sector is heavily dominated by neo-liberal ideology. The SHG interventions examined in the research above, aim to 'empower' women by focusing on individual income and savings. Such activities do not raise political consciousness or intentionally support collective action of women beneficiaries to challenge colonial structures of power. This makes it important to adopt a post-colonial feminist approach to understanding

empowerment. Towards this aim, I center the participants' voices and stay close to their perspectives to understand their meaning of empowerment. I draw from feminist meanings of empowerment as collective resistance against oppression and transformative change for women. I use the colloquial term '*nari shakti'*, literally translated to 'woman/ women power' to understand the women's perspectives on empowerment.

3. Research setting

3.1 Background

My research is based in central Himalayan region, in the state of Uttarakhand in North India which comprises parts of Garhwal and Kumaon regions. Central Himalayan region comprises 8 districts and has a population of about six million people (Samal, Fernando, & Rawat, 2000) out of which 78% of the population lives in rural areas (Sarin, 2001).



Source: Vishwambhar Sati

Figure 1: Map of Indian Central Himalayan Region

Most of the people in this region are Hindus and about 18.5% belong to scheduled castes and scheduled tribes (Samal et al., 2000). The rural communities in most Himalayan regions are engaged in traditional agriculture and animal husbandry practices that are closely linked to forest ecosystems (Semwal & Mekhuri, 1996). Most agriculture is carried out in terraced fields which are rain-fed (Somanathan, 1991). In the past few decades sustainability of the agricultural systems in these regions has been reduced greatly due to destruction of forests, rapid population growth and fragmentation of land-holdings (Semwal & Mekhuri, 1996).

The village communities in Central Himalayas are mostly homogenous and belong to similar social classes with similar land holdings (Sarin, 2001). Property is held legally in the name of male heads and women have limited rights. A large number of men have migrated from the region, leaving women in charge of running the household. About 40% of households are estimated to be headed by women in Uttarakhand with women in charge of agricultural activities, livestock care and collection of forest produce. While women have been traditionally left out of political decision-making processes at the community level, in areas with high migration of men, women have been involved in leading informal institutions for control over forests.

An example of a women-led informal movement is the famous *Chipko* (hugging) movement. The *Chipko* movement began in 1970s in Uttarakhand. Rural women of Uttarakhand who were directly affected by deforestation, followed the Indian Gandhian philosophy of *Satyagraha* or non-cooperation and protested by hugging trees to prevent them from being cut down by commercial loggers.

3.2 NGO: Grassroots

My research was conducted with the support of Grassroots, which is a non-profit organization operating in Western and Central Himalayas with their main office in Ranikhet, Almora District (Grassroots website). Grassroots has been engaged in pan-Himalayan sustainable development for the past 25 years. Grassroots is working to conserve the Gagas River basin in the Central Himalayas and Palor River basin the western Himalayas.

Grassroots has supported the setting up of Umang, a producer company where the women of the community share ownership. Its goals include initiating pro-poor enterprises based on principles of fair trade, ecology, economics and equity. Umang is engaged in making pickles, jams, knitwear and organic food. The handknitting unit of Umang supports 700 women who are organized into 50 SHGs. Umang helps train its members and build their skills further in knitting. The general body of Umang Producers Company consists of the SHGs as institutional shareholders and SHG members are selected as Board Members of the company (Umang website). Umang is located in Naini, 9 kms outside Ranikhet, Almora, Uttarakhand.

4. Methods & Analysis

4.1 Overview of research design and methodology

My study seeks to understand how rural women engaged in SHGs experience empowerment. I use qualitative methodology to understand in-depth, the process and experience of empowerment. I take a critical grounded theory approach in my research. This approach highlights problems of power, inequality and discrimination while using research as an ethical, socially transformative activity (Bryant & Charmaz, 2019). Through the research design and data analysis, I try to center the voices and the unique standpoint of my participants- rural Kumaoni women. I have studied the women's experiences through the lens of a South Asian post-colonial feminist to understand the meaning making of the day to day lives of the women in the context of the social constructions of gender, poverty, caste and religion, which are systems of oppression that affect Indian rural women. As a part of my data analysis, I identify and study additional systems or axes of oppression (Collins, 1990) that may be involved specifically for my participants and their community. I also identify gender relations and power structures that are formed as a result of social and cultural relations and norms in the community.

I'm in a powerful position in the community, as an upper middle class, upper caste, college educated, urban researcher studying in the US. I have attempted to move away from researcher-participant hierarchies which present the researcher as an expert of the participant's lives, with no inputs from the participants (Ross, 2017). I do this by beginning the data collection process with less structured, asynchronous interviews to give the participants time and freedom to present their lived experiences in their own ways. Based on their descriptions of experiences of 'nari shakti', I create a framework (see 5.1 Concept Map) on the basis of their knowledge, so that the basis of knowledge production remains with the participants themselves (Spencer, 2014).

However, irrespective of which methods I use, as a researcher, my positionality cannot be erased in the research process (McCorkel & Myers, 2003). My positionality affects all the stages of the research process. I use reflexivity to understand and analyze how my position affects my data analysis process. I also attempt to view myself in the same critical plain as the participants (McCorkel & Myers, 2003).

I study experiences and process of empowerment and my research has an emergent design. In this emergent design, I began my research with broad ideas from theory and once I began collecting the data, I applied the themes to further design the study (Becker, 2009). I primarily utilized qualitative methods of in-depth interviews to collect data.

In the first phase of data collection, I aimed to understand the experiences of nari shakti from the participants' own framework. I took help of the research assistant to select 20 SHG leaders from different demographics in the area. The SHG leaders were asked to answer two prompts about empowerment through asynchronous Whatsapp video/voice notes or chat. The prompts were 1) Tell me about some times when you felt nari shakti 2) tell me about some times when you felt the lack of nari shakti. We received 8 responses that were 1-3 minute long voice notes and video and one chat response. The respondents talked about constraints they face, self-reliance, ability to leave the house, financial security, importance of community etc. in the context of their involvement in SHGs over the past 20 years. Based on these themes, I designed specific interview guides for second round of data-collection, with an aim to go deeper into the themes.

The Phase 2 of data collection aimed to understand in depth, participants' meaning of nari shakti. I took semi structured, in-depth interviews in Hindi, with the same 8 participants initially and additional 3 participants to ensure that the data is rich and complex. The interviews

delved deeper into the description of empowerment and the participants' experiences, in the context of the SHGs. The in-depth interviews lasted 45-60 minutes and were conducted using Google voice.

4.2 Sample

I collected data from rural women who are, or have been leaders or treasurers of SHGs in different villages in the Kumaon area. I chose to study SHGs since the participants talked about them in Phase 1 and they are a form of collective action, where the members work together to earn an income and create savings together, so that they can take loans from the savings corpus when needed. Selecting a case for research involves choosing an information-rich case that will be ideal for studying my research questions, because of the nature of the case itself (Patton, 2015). I selected the SHGs that Grassroots works with, as my case. The SHGs have been in existence for over 20 years and so my participants had rich experiences to share about their involvement with the SHGs. I chose the Kumaon region in Uttarakhand for my research as I was able to partner with the NGO Grassroots there. Grassroots has been working with the community in the region for 25 years and has built relationships with community members. Grassroots has helped the women in the community build knitting and stitching skills and also supported them in organizing into self-help groups. Due to the pandemic I had to collect data remotely and Grassroots' relationships with the women in the community made the data collection process smooth. The community in this region speaks fluent Hindi so I was able to converse with them and take interviews directly.

In Phase 1, with the help of Grassroots, I selected 20 participants who are SHG leaders in different villages and maybe rich source of data in interviews since they have a lot of exposure to outsiders and are talkative. I collaborated with Grassroots and their employee Sunita to select the

research participants. Sunita shared backgrounds of different SHG members with me and we selected 20 participants from different socio-economic groups (different castes, religions and classes) who have engaged deeply with the SHGs as leaders. Out of the 20 selected women, 8 women responded to us in the first round of the data collection process. Since 7 out of 8 participants non-Dalit, Hindu women, three more participants were added out which one was a Muslim woman and two belonged to lower castes, in order to gather complex data.

4.3 Respondents

All the research participants are aged between 45-60 (apart from one participant aged 35) and are either formally uneducated or educated until Grade V or VI. The participants have been leaders or treasurers of their respective self-help groups for 5-20 years. They have held responsibilities of conducting SHG meetings, managing the savings, distributing, and collecting knitted products, teaching new designs to members etc. Most of the participants are heads of their households due to estranged relationships with husband and in-laws or death of husband or poor financial condition of the household. All the participants have faced challenges due to harsh conditions of poverty and most have worked as daily wage laborers before becoming Umang members.

4.4 Data Collection

The data analysis involved data collection, data condensation, data display and drawing conclusions and these processes were undertaken in a cyclical manner during and after the data collection process.

In my research, I studied the meanings of the process of empowerment that the participants experience. I attempted to understand and use their framework for understanding empowerment. Therefore, the open-ended methods of in-depth interviews were ideal for my research (LeCompte & Schenshul, 1999). Since I was unable to visit the field due to the Covid 19 pandemic, I collected data remotely from East Lansing using interview method. I collected data in two phases.

4.4.1 Phase 1

In phase 1 of the data collection which took 90 days, I gave two open ended prompts to 20 selected participants: 1) tell me about a time (anytime in your life) when you felt *shakti* (power/strength); and 2) tell me about a time when you felt a lack of *shakti.* The participants could respond in the form of Whatsapp voice notes, Whatsapp chat texts and Whatsapp videos.

I created my own video that introduced me and my research, asked for consent from the participants and told them about the two prompts they should answer. I also answered the two prompts myself in the video so that I could be vulnerable to the participants and make them feel a little comfortable. However, it was difficult for me to answer in ways that would be relatable to the participants since my experiences in India are connected to my privileged position and my experiences in the USA, as a woman of color, non-citizen, are in a very different context. I sent this video to Sunita who then sent it to the participants with some more background about me and what I am doing.

Initially, we received 2 responses which were one-line answers about the importance of Umang. Sunita and I discussed how we could encourage the participants to give longer and richer responses. Sunita decided to record her own responses and send to the participants. Her

response was authentic and emotional as she described incidents where she felt different aspects of *shakti* at different times in her life. After Sunita sent her response to the participants, we waited for a week to receive responses after which Sunita reminded all the participants to send the responses. We received 8 responses in total, over 90 days, after several reminders to the participants. We received one video response, one text response, and 6 voice notes in Hindi through Whatsapp where the participants shared their journey, challenges and achievements. I transcribed the video and voice notes in Hindi.

4.4.2 Phase 2

After analyzing the responses received in Phase 1 of the data collection, I created the semi-structured, in-depth interview guides based on the themes I identified. I asked detailed questions about the experiences that signified nari shakti for the participants. The interview guides (Appendix A) for each participant were focused on the themes important to them, including self-reliance, relationships with other members, being able to go out, etc., as discussed below in the Findings. I asked the participants about these themes, why and how they were important, their experiences with them and how they relate to the SHGs. I also asked the participants if and how their lives have been impacted by the SHGs over the past 20 years.

This helped me focus on the themes that were important for the participants, without assuming the themes myself, and ask additional questions for rich and detailed responses. However, my worldviews and position inevitably impacted which themes appeared to be important.

Through the interview process, my participants and I co-created the meaning of empowerment in their lives. In-depth interviews are meaning-making endeavors between interviewer and interviewee, exercised through active speaking and listening. In-depth interviews

are an important method for qualitative researchers as they give importance to the knowledge of individuals about the social world (Hesse-Beiber, 2017). Data from in-depth interviews can help in discovering patterns. Since I want to understand perceptions of my participants and the meanings they assign to empowerment, in-depth interview is an ideal method.

4.5 Data Analysis

Data analysis is a continuous, iterative process that begins even before the data collection begins – when the researcher decides the approaches towards data collection, and the data analysis process continues throughout the data collection process as well (Miles, Huberman, & Saldana, 2014). After interviewing the participants, I began to code the data. I had collected data from the participants about their life experiences with a lot of depth and rich, messy and vivid details. Since I engage in a reflexive thematic analysis, I was not looking for data saturation. As per Braun & Clarke (2021), in reflexive thematic analysis, meaning is derived from deep engagement with the data and does not lie in the data itself. Therefore there is no end to analysis as new data is collected and the researcher takes a call when to stop data collection when they have enough data that is rich, deep and messy (Braun & Clarke, 2021). After going through all the interviews, I identified multiple themes from the in-depth interviews that gave me a rich and deep understanding of the participants' meaning of nari shakti. The participants also shared examples of their experiences and that made the data rich. I was confident that engaging with data deeply, will help me understand the different perspectives of the participants in relation to empowerment. So, in consultation with the committee, I decided to end the data collection with participants after 11 in-depth interviews in Phase 2. I also interviewed the co-founder of

Grassroots and head of Umang, Anita Paul, and had regular conversations with Sunita to supplement the data gathered through participant interviews.

I conducted the interviews using Google Voice and recorded them using the voice recorder on my laptop. The in-depth interviews were transcribed by a transcriber in Delhi, in Hindi as soon as possible after the interview. I maintained a journal with my reflections about each interview.

I used reflexive thematic data analysis method to analyze the data. This involved deep engagement with, and interpretation of the data, coding and summarizing the notes and transcriptions. I followed a continuous process of data analysis that involved creating a theoretical framework on the basis of a literature review, collecting the data in Phase 1 and highlighting the important themes and concepts and accordingly designing the next data collection- Phase 2 based on the new themes. Since self-reliance, going outside the house, importance of community, marriage related constraints were two important themes in Phase 1, I designed the interview guide for the Phase 2 interviews on that basis. I read and engaged deeply with the data and used MAXQDA to code and analyze the data.

In Phase 2 interviews my participants and I identified themes and concepts that became 317 different codes to begin with, in an inductive coding process where data was coded line by line. In an inductive coding process, codes are developed from the data, using vocabulary of the participants so that the codes remain close to the data (Linneberg & Korsgaard, 2019). At first, the researcher creates several narrow codes through line-by-line coding and then creates high-level codes in the second stage. After I completed the coding process, I consolidated similar codes to form themes that answer my research questions. At this stage, I created a draft of the coding table with important concepts and their definitions (Appendix B). I reviewed the coded

data summaries generated by MAXQDA again to adjust the codes according to the new consolidated themes. I also altered the definitions of the codes and refined the rules in the coding table, wherever required.

I used the MAXQDA summaries to analyze the data for second cycle codes: codes that represented the 'why' and the 'how' of the first cycle codes. How/ why codes are important since they add depth to analysis and results which is the most important contribution of qualitative research. Using the how/why codes, I identified underlying themes that connected the concepts and identified the themes that seemed most important to the participants.

The code summaries and displays created by MAXQDA also helped me understand the relationships between different concepts. Studying the summaries for how/why codes helped me draw conclusions about the process of empowerment and which experiences are common to most of the participants and which experiences were different for the participants. I discussed some of the translated quotes with my committee members from time to time to understand how others may interpret the quotes. I used the themes to create my final concept map that is discussed in the findings section below.

In the findings section I discuss my themes which involve summarizing my interpretations to answer the research questions and arrive at any additional important themes that I identified. I discussed the findings with my committee members as well and continued to alter the coded data. I wrote conclusions to explain how the purpose of my research was met.

4.6 Validity and Limitations

The trustworthiness and reliability of qualitative research depends on: 1) integrity of the data 2) balance between researcher perspectives and participant perspectives and 3) clear communication and application of findings (Williams & Morrow, 2009).

4.6.1 Integrity of the data

Integrity of the data is determined by whether data is sufficiently rich for the interpretations to be well grounded in it (Willig, 2017). To determine this, we need to determine if the data is compatible with the approach of interpretation since different approaches require different types of data. I take an exploratory or 'empathic' (Willig, 2017) approach to interpretation which requires me to draw meanings out of the participants' descriptions of their perspectives and experiences. Therefore, I used in-depth interviews with the participants to obtain rich and thick descriptions of their experiences and collected enough rich data about the participants descriptions of experiences of empowerment. I used the process of reflexive thematic analysis to engage deeply with the data and tried to stay close to the data while creating codes and consolidating them to form themes.

Rich, complex and abundant data adds to the quality of qualitative research (Tracy, 2010). According to Williams and Morrow (2009), it may be difficult for a novice researcher, using purposive sampling to judge if enough rich data has been collected. Ensuring that participants include "diversity of demographics and viewpoints will help address the need for rich data" (p. 578 Williams & Morrow, 2009). While selecting participants, I ensured that participants from different classes, castes and religions were selected for interviews to ensure that the data is rich and messy. While the data I collected was sufficient to interpret the

participants' meanings of empowerment, I could have collected more complex data for each participant if I had had the chance to do face to face interviews with the participants and spend time with them in their community. However, covid 19 related restrictions did not allow me to travel and collect data in person and I had to rely on phone and Whatsapp interviews.

4.6.2 Reflexivity and Subjectivity

The balance between reflexivity and subjectivity refers to paying attention to the balance between the participants' voice/perspectives and those of the researcher (Williams & Morrow, 2009). This balance must match the intended approach of the researcher. In my approach to data collection and data analysis, I began with a theoretical framework and kept the interpretation grounded in meanings the participants created during interviews. Wherever possible, I clarified the meanings from the participants during the interviews. I remained open to new conclusions and alternative interpretations during the research process.

Reflexivity is not about taking ourselves to a comfortable and familiar position but a constant critique of the research and its representations that may lead us to an uncomfortable place (Pillow, 2003). According to Spivak (1988), the feminist intellectual or researcher, who studies and tries to represent the voices of the sub altern (those who cannot speak), must acknowledge that they are interpreting and may even be displacing the voices. Such displacement can lead to silencing of the most marginalized populations. Throughout the research process I reflected on how my worldviews, identities and perspectives may affect the selection of the site and population, data collection methods, the codes I apply and the interpretation of the participants' voices. I wrote some of these reflections in memos; some are a part of the thesis and some I discussed with the committee members during meetings.

4.6.3 Clear Communication and Application of Findings

Research has 'social validity' if it is useful and applicable in social problems and its goals, procedures and outcomes are valuable to the stakeholders. (Williams & Morrow, 2009). My research is useful for development practitioners and local organizations that aim to support empowerment of rural women. They can get valuable insights into processes that rural women feel are empowering and find ways to support such processes. The research also gives insights into how local organizations may be able to support processes of empowerment while meeting economic-impact objectives for funders.

The findings of the research should be communicated in a clear and useful way and supported by quotes from the participants (Williams & Morrow, 2009). The researcher must also ensure they answer the research questions through their findings. I present my research findings with the help of a concept map that shows themes and sub themes and how they are linked. I explain each theme and sub theme staying close to the words of the participants and provide quotes to support the findings. The themes are arranged according to each research question.

Further, the researcher must ensure that the findings are communicated in relation to the context in which the participants' experiences occur (Williams & Morrow, 2009). Even though I couldn't visit the field to collect data in Uttarakhand, I am a little familiar with the site of research and the culture of the community through past visits. I collaborated with my research assistant who had close ties to the community and strong relationships with the participants. I could also converse directly with the participants in Hindi which helped me understand the context and the perspectives of the participants better. I have discussed the context of the participants in various sections of my thesis.

5. Findings

5.1 Concept Map: Process of Empowerment Through SHG Participation

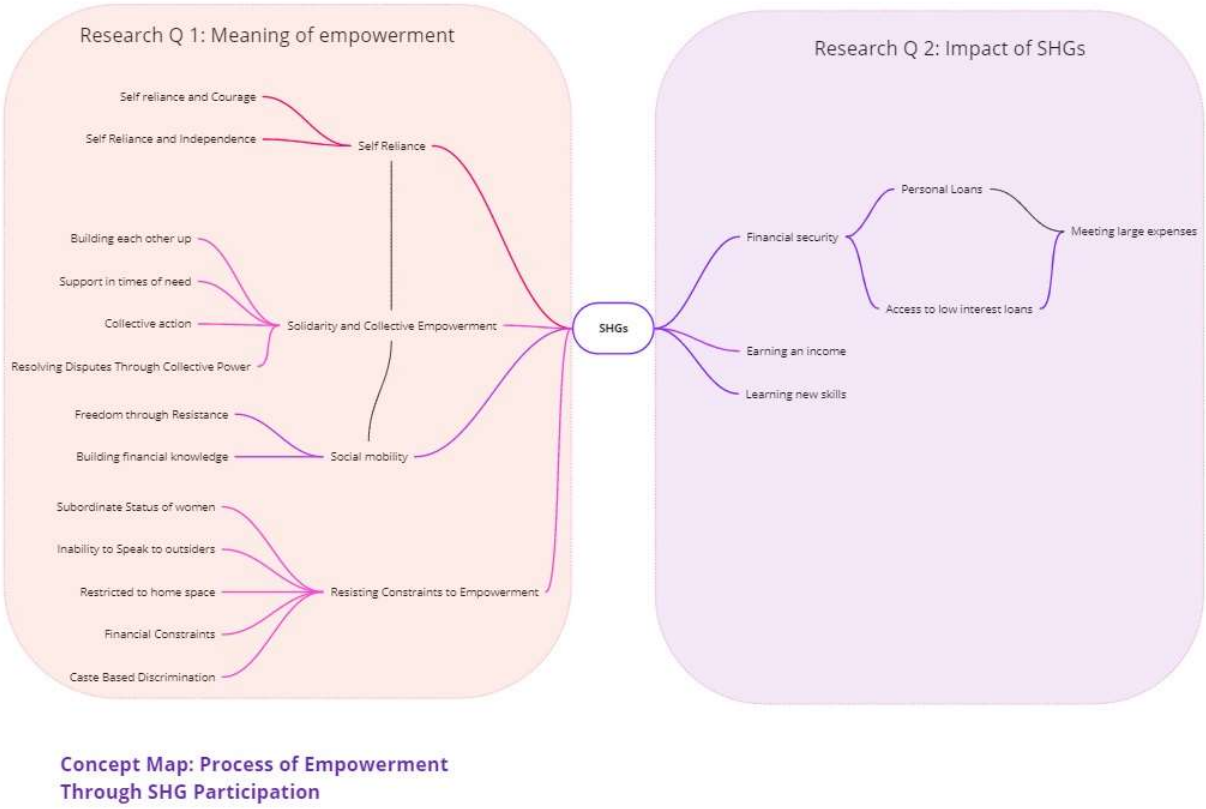


Figure 2: Concept Map: The process of Empowerment through SHG participation.

This concept map presents the process of empowerment that research participants describe, as members of SHGs that are affiliated with Grassroots. The concept map is to be read from the center to the ends. The left side of SHGs in the diagram, represents answers to RQ1 and the right side of SHGs represents answers to RQ2. The participants describe experiences of self-reliance, social mobility, solidarity and collective empowerment as *nari shakti* or empowerment. Participants talk about self-reliance as courage in the face of challenges and as independence in

their work. Solidarity that the participants experience as a group has helped them build self-reliance and also supported them in building social mobility. The participants have built solidarity by building each other up and supporting each other in difficult times. They have also built solidarity through collective action to attain basic necessities and using their collective power to resolve disputes involving SHG members.

The participants built their social mobility or ability to leave their homes by resisting the norms in the community that restricted them in their home space. They have been able to build knowledge about transacting with banks when they were able to go to banks.

The participants experience and resist constraints to their empowerment in the form of subordinate status of women, inability to speak to outsiders, restriction to home space, financial constraints and caste-based discrimination. Being members of the self-help group has helped the participants to build their knitting skills and earn an income through knitting. The participants have also learnt to save money each month and use the savings corpus to take low interest loans. The trust the participants have built with each other in the group allows them to take personal loans from each other as well. The participants are able to meet large expenses in times of need.

5.2 RQ 1: How do the participants describe and experience empowerment?

I asked the participants what '*nari shakti'* means to them in order to explore how they describe and understand empowerment. *Nari shakti* literally means 'woman power/strength' and is a commonly used term in Hindi speaking parts of India, that signifies the overall strength of a woman in a positive sense. Since there is no Hindi word that represents 'empowerment', *nari shakti* was the closest term that the participants could relate to.

Some participants described *nari shakti* as staying united and supporting each other. Other participants described achieving life goals like building their house, earning their own money or getting their work done, as *nari shakti.* Participants also described *nari shakti* as inner strength, which was also connected to support from other women. The participants seemed to think that they experienced inner strength or self-reliance with the support of other women in the group.

5.2.1 Self-Reliance

"*A woman must not think that she is weak*."- Bimla

In this section I discuss how participants experienced and described self-reliance and why it is important to them. The participants talked about self-reliance with an implicit theme of courage when talking about their *shakti*. Self-reliance means relying on one's own powers and resources rather than anyone else's. Reducing their dependency on others (family members and village authorities), defining their lives and their work and taking control of their work has been an empowering experience for the participants. The participants also associate their self-reliance with feelings of improved self-worth.

The participant's image of themselves as self-reliant hints at improved self-worth and is a shift from their image of themselves as weak. Such a shift in image from women feeling subordinate and dependent to a self-image of courage and strength maybe the first step towards transformative change as empowerment (Cornwall, 2016). In her work, *Black Feminist Thought*, Collins (2002) argues that self -reliance and self-valuation, that are a part of day-to-day struggles of African American women, constitute their empowerment.

My research participants often used "*aatmnirbharta*", literally translated as self-reliance while describing *nari shakti* or times when they felt strength. In my interviews with the Head of

Grassroots and their employee Sunita I discovered that the organization's idea of women empowerment is improved self-reliance and self-worth. *Aatmnirbharta* is often used by the organization's employees in their interaction with the participants. *Aatmnirbharta* is also used very often by politicians of the ruling part in India in their speeches, especially by the Prime Minister to urge citizens to take individual responsibility for complex issues. In many ways, the term has become a buzzword in the Indian society. It is important to note here, that self-reliance is a common term in the neo-liberal political discourse where, "collective forms of well-being are eroded and a new regime of morality comes into being, one links moral probity even more intimately to self-reliance, efficiency and autonomy" (p. 421, Rottenberg, 2014). During my interviews, the participants used *aatmnirbharta* repeatedly to describe their experiences of empowerment but the term seemed to imply different meanings at different times. I tried to stay close to the meanings the participants intended.

5.2.1.1 Self-Reliance and Courage

The participants talked about self-reliance, with an implicit theme of courage when talking about their *shakti*. Courage means inner strength in the face of challenge or pain. The participants discussed their experiences of courage and how they used agency to resist constraints of poverty and gender norms that restrict them. This section shows how the participants talk about building courage in the face of such challenges and restrictions.

Laxmi described self-reliance as an important value. She said her father, who was a teacher, taught her to be self-reliant and do everything by herself and not take help unless required. She was always independent in some ways. Being a part of the SHG has helped her gain exposure and travel to different places. The SHG leaders sometime attend exhibitions in

other cities and towns to market their knitted products and food products. On one of her exhibition related trips, Laxmi felt the power of courage. She narrates:

"*I had gone to Almora once and there was an incident at home. I needed to get back. It was the rainy season and the roads were blocked. I thought if I need to go home, I need to go home and I walked alone from Almora to Ranikhet (50 kms). I realized that time that if we want to do something, if we decide to do it we can. Whenever I remember that time I think of how people asked me -from where did you get the strength to walk from there, alone? I was a woman, alone, walking on the street. There was no other mode available to travel. I started at 7 am, I started with a group of women who came with me until Kosi, they also had to deal with something back home. After Kosi, I walked home by myself. All I could think about was getting home, I barely felt the fatigue. I realized that day, that in times of difficulty, we must trust ourselves. I was taught by my father to be self-reliant since I was a child. But that day I realized how powerful women can be. They can do anything*."

Laxmi had set out to do a physically and mentally challenging task of walking around 50 kms. in one go and completed it successfully. She experienced self-confidence, power and courage that day. This, she said, is her story of *nari shakti*.

Jyoti, another participant describes self-reliance as finding the will and strength to surviving on her own when she lost the two people, she was dependent on. Hers is a story of survival and her strength has inspired many of her group members who face similar social and financial challenges. Jyoti describes the difficult time:

"*I have been through a lot of ups and downs in life. The biggest down came when I lost my mother and husband together. I had only two options then, I could either fall apart, or accept*

what happened and move forward. I chose the second option, that is why I am successful today, I am self-reliant."

Jyoti believes courage is important for all women in her community to survive. She said women in the group are inspired by each other to build inner strength. She has accepted that struggle is a part of her life and that self-reliance has brought her to this point where she runs her own stitching center. She continues to resist constraints daily in her life. She also describes how the women in the group inspire each other to stay strong:

"*We cannot be weak from inside. Some happenings are beyond our control, they are our luck. However, we may appear to the outside world, we cannot break from inside. Umang (a wing of Grassroots) has supported us and guided us a lot. We see each other struggle and move on. That's how we get our work done, that's how we struggle. That's our life. Difficult times are a part of life, we must remain strong within and self-reliant*".

Jyoti discussed courage and inner strength as essential for her survival. She has accepted that struggles against poverty are a constant in her life and she must maintain her inner strength to overcome the struggles. Women in the community face similar struggles and inspire each other to stay strong.

Rekha talked about the significance of building courage to resist the economic uncertainties that limit women's lives and how courage helps her survive:

"We have to build courage, create it. The organizations are somehow surviving, we get paid some little money. We find ways to make two ends meet. If we lose courage, then we will not be able to do anything. If we stay courageous then everything will work out."

Pooja acknowledges here that the SHGs are dependent on the NGOs financially. She feels financially insecure and has worked to build courage to resist difficult financial times that may lie ahead.

For Anjali, who was left with no support when her husband and in-laws threw her out of their home, her difficult journey towards independence from her family and building connections with other women, has taught her to be courageous. Since Anjali talks about inner strength in times of grave challenges, I interpret 'inner strength' as 'courage'. She also refers to the necessity to build courage to resist struggles of poverty. Getting through very difficult circumstances has inspired her to achieve greater things in life. Other women like Sunita and Bimla (another group leader and participant) supported and inspired her in her journey. She said:

"I learnt all about inner strength since I started living alone. I learnt to move ahead in life, take care of my kids, learn how to stitch at the stitching center. At the center Jyoti Didi and Sunita supported me. Because of them I have been able to move forward. Living alone and bringing up kids myself was a big deal for me. That's how I learnt to be courageous and believe I can do anything I want. No matter how tough the times, I believe women can survive and manage some way or the other."

It took Anjali courage to build independence against norms that expect women to be dependent on family members. Learning to take care of herself and her children, has helped Anjali overcome the challenge of living alone for the first time. Anjali felt that now she has confidence to do anything she wants to.

Anjali's source of constant courage are her children who depend on her for their survival. In her most difficult moments, this strength drives her:

"I feel like giving up sometimes, I start crying. But I keep going because of my children. They have only me. So, whether I am sick or stressed because of debt that I owe, I stand up again, decide to work hard. I have worked hard to feed my children and I will continue to do it."

The participants' described their experiences of pain and struggle against poverty and limitations based on gender roles, when they talk about self-reliance and courage. They described building courage as a requirement to survive amidst adversity. The participants' experience of courage is deeply connected to and arises from their experiences of pain and struggle.

5.2.1.2 Self-Reliance & Independence

In this section, participants describe how being self-reliant has helped them build their independence.

Jyoti pointed out that learning to do important work on her own has helped her take control of significant things like her pension (a regular payment made after a person's retirement from an investment fund)-related paperwork. The lack of access to institutional knowledge and skills coupled with her dependency on someone else for the paperwork may have restricted Jyoti from availing of an important source of income, like the pension, at the right time. Jyoti stated: *"Earlier we hesitated. For our own work we had to depend on others. Sometimes I would give the paperwork for my pension to the Pradhan. They would say we will do it tomorrow and it wouldn't get done. Now we are very aware and we do the work ourselves. If we go ourselves and do the work, the work happens quickly."*

Bimla was elected the village Pradhan and fulfilled all the responsibilities of the Pradhan herself. She said that usually when women become the Pradhan, their husbands took care of the

official responsibilities. In the patriarchal social relations of the village, the position of Pradhan for women is a token position which is controlled by the Pradhan's husband. The participants did not have *de facto* access to leadership positions in the community. However, when Bimla became the Pradhan, she completed all the duties her role demanded, herself. She said:

"*I did a lot of work as the Pradhan- managed the program that guaranteed labor, installed solar lights, planted trees. I did all the work myself, my husband did not help me. He told me I should complete the work I have taken up."*

Bimla also said that she was successful in winning the elected position of a Pradhan because of the support of other women in her group. Completing her responsibilities as a Pradhan, helped her build self-confidence. She said, "*Through the group I became the Pradhan as well. The members told me that I can do it. They helped me win. The five years were great. Meeting other people, going to different places, to meetings. All of this I had learnt as a leader of the group."*

Neha felt that she became empowered when she became self-reliant and independent. She felt powerful doing her own work, she said, "*Now we can tell others that we are not less than anyone, women are more powerful now."*

Courage, independence and self-reliance that the women have built, looking at each other struggle, may strengthen the functioning of the SHGs. When women are able to organize themselves, become self-reliant and assert their rights to make independent choices, they are a part of the participatory process of empowerment (Keller & Mbwewe, 1991).

5.2.2 Solidarity & Collective Empowerment

"*Nari Shakti means that we women must stay united and help each other. If there are any problems we should help each other*."- Reshma

"*A woman should not be another woman's enemy. They should be friends. There should not be any mistrust*"- Bimla

The theme of solidarity underlies the goals of the participants and the practice of self-reliance. The participants' experiences of feeling strength and resistance almost always included sharing such feelings with other group members. Solidarity means unity between individuals in feeling and action. Collective action often creates feelings of solidarity and courage in the members involved (Cornwall, 2016). In all the interviews, the participants talked about building relationships with each other and supporting and helping each other in the group. The Head of Grassroots, Anita, described to me that when she and her husband came to work in the communities, the women who lived close to each other didn't have strong relationships and engaging with each other in the groups over 20 years has helped them build positive relationships. The participants share a sense of solidarity with other women in their respective groups. This solidarity is reflected in being a source of strength for each other, supporting each other in difficult times and using unity and collective strength for resistance during disputes.

The solidarity the SHG members experience has helped them build social capital in the community. There is a body of research that says that social capital maybe enhanced by certain external interventions like farmer-managed irrigation facilities (Ostrom, 1994) through creation of networks and promoting cooperation and collective action. Sanyal's study in West Bengal suggests that microfinance programs can generate social capital through increased trust, flow of information and willingness to help each other (Sanyal, 2009). The study also showed that

regular participation in group meetings can support change in social structures and the economic ties between members and the financial incentives may facilitate continued participation. Participants in the study reported newly found intimacy and mutual concern in the groups which did not exist before between women in the community (Sanyal, 2009).

5.2.2.1 Building each other up

The participants talked about experiencing collective empowerment and inspiring each other to stay strong and survive in the face of poverty and inequity. The participants described how other group members had become are a source of strength, inspiration, and encouragement in difficult times.

The group meetings provide a safe space for the group members to collect and share their stories. Participants stated that such a space was not available to them before they became a part of the group. The group meetings are the time when the participants check in on each other. Apart from personal challenges the participants ask each other about financial challenges and offer to help if needed. Jyoti explained how the women in the group inspire each other, she said, "*when we talk to each other, we look at the women by our side, we share our stories with each other and we kind of feel strong inside. We think, look at how these other women are living, we can do it too*."

Anjali faced grave personal and financial challenges when her husband's family threw her out of the house and then filed cases against her. Left all alone to fend for herself and her two children, she struggled to find a will to survive until she connected with other women in the community who she considers close to her and calls them her elder sisters. She said "*I lost the*

will to live, especially when fights happened at home. I learnt how to live because of the didis (like elder sisters-Bimla and Sunita).”

Trying to sustain herself financially, Anjali said that she feels weak when her debt increases and the loan instalments become due. Guidance and support from other women have helped Anjali believe that she overcome the difficult times. She said:

“*I think, where am I going to get so much money? Then I find the strength from within. If I have anyone who can guide me or make me aware of things or encourage me then I can move on myself. All I need is some support behind me.”*

Anjali emphasized above how important her relationship with other women has been and their support has been significant in helping her build her inner strength and carry on. A strong community of women is all she needs to find inner strength. Anjali had joined the group recently and observed the behavior of the group members and could see the solidarity that existed in the group. She said, *“I see they respect each other and explain things to each other. They talk to each other and to me very nicely. It’s nice to see how they sit in the meeting with love and kindness”*.

The participants’ shared struggles are an important source of solidarity in the groups. Pooja said “*we have also struggled for each and every rupee, faced a lot of difficulties. That’s why I like to help other women like me.*” The participants share a deep empathy for each other’s struggles for survival, that bring them together and motivate them to help each other.

5.2.2.2 Support in times of need

Supporting and helping each other in times of challenges faced by the participants has helped them build solidarity. In this section, I discuss how the participants described support for each other in times of need.

The participants have helped each other maintain their source of income and hence financial security and independence by ensuring that other members are able to complete their work on time. Pooja 2 said, "*If some member's work is stuck somewhere, then it gets sorted with others' help. Like if someone is not able to finish knitting their product on time then we help them finish it quickly*." The group members are supportive of their group leaders. Pooja said, "*We tell the leader, if you are facing any problems, then I can go deliver the finished products and bring the raw materials back*."

Health problems, particularly women's health problems are often neglected in rural parts of the country. While caring for their households, women sometimes do not take-out time to care of their own health. Jyoti talks about the importance of women's health. Other participants also talked about helping each other out when one of them is sick, by lending money to cover expenses, accompanying the sick person to the hospital and sometimes sitting with the sick member at home. Sita said, "*Like when someone is sick, people will go with her to the hospital, if someone needs to be admitted in the hospital and needs money, say Rs.1000-2000 then we get together and lend them the amount*."

It has been a couple of years since her husband passed away, but Pooja said the other group members have never let her feel alone. She said "*like we have a family at home… but the group is like another family outside. We have a group on the phone, whenever there is a problem, like someone's child is sick, they make a call and all of us get together to go and help*

take the child to the hospital….or if I get late from work they call and check in if everything is ok." Some of the groups are close-knit like families and the members depend on each other in times of need. The solidarity between members has helped the participants tackle women's and children's health issues in the community.

The participants' motivation and ability to help each other in times of health-related issues may also be connected to some members' role as an 'ASHA worker.' ASHA stands for Accredited Social Health Activist or a community health worker under a scheme of the Ministry of Health and Family Welfare called National Rural Health Mission. The aim of the mission is to train one Asha in each village of the country. ASHAs serve as the link between the healthcare system and the community, encouraging women to seek medical help in times of need and encourage immunization and delivery of babies in hospitals. Learning to help and support each other may have led a few group members to take on additional roles for the betterment of the community such as roles of ASHA workers. Anita, the head of Grassroots also tells me that a lot of the SHG members have become 'ASHA workers' in their respective villages in the past few years. This involvement of participants as ASHA workers, may have contributed to the support the members provide to each other, especially for health-related problems.

5.2.2.3 Collective action

The participants have built solidarity with group members by coming together and utilizing the strength of the group. They describe instances of togetherness and collective action that helped them during difficult times and helped them attain necessities.

The group members have come together to help each in other in critical times like conducting a search for a missing family member. Pooja describes an incident where the group conducted a search for a member's missing daughter. She said, "*One of the women in the group,*

her daughter was 12-13 years old. One night she disappeared from her home. All of us women got together and searched for her all night everywhere but we didn't find her. We don't know what happened to her, she hasn't been found still."

Like many parts of rural India, homes in villages are made of mud and thatched roof and do not have a toilet. The rural communities including women resort to open defecation in fields and forests and this practice can be a risk to women's safety. Rural families are constrained by poverty and construction of a toilet for women, like other important measures for well-being of women, is not a priority task. The participants describe how they have used their collective strength to help each other build proper homes and toilets. Some participants described constructing their homes as one of their life achievements and also one of the times they felt *nari shakti*. For the community members, constructing their homes (built using heavy raw materials like cement and bricks) is a mammoth physical task since they do not have the economic ability to hire labor or machinery to do it for them.

Seema describes how the group members are available to help each other complete the physically challenging tasks involved in constructing their homes. She said "*as a part of the group sometimes its our turn to help and other times it'll be others' turn. Like if someone is building their house and they have got materials for it like bricks and stone then we go and help carry them without asking for any money*."

The group members supported each other by providing labor without any cost for building toilets in each other's homes. Neha describes the time when the group members mobilized others to construct toilets in their homes with the support of Grassroots, which offered each household Rs.12,000 for construction of one toilet. Neha narrates, "*We went from home to home those days asking women to construct the toilets. We told them… we are 45 women and we*

will help you construct it, we will carry the sand and the bricks and do whatever work we can do."

The participants are able to utilize their inter-dependent relationships with groups members in constructive ways to fulfill their basic needs of a proper shelter, that they may not have been able to fulfill individually. According to Cornwall (2016), collectivization and movement building by women often play an important role in women's experiences of solidarity, collective courage and shared struggle that leads to respect and recognition.

5.2.2.4 Resolving disputes through collective power

In this section, I discuss instances when the participants described the importance of their collective power or strength in numbers. The participants described the impact of joining together to influence another party that caused problems for any group member. The participants said that they have been successful in acting collectively to help other members resolve disputes where the members feel they have been wronged in some way but don't have the ability to resolve the problem by themselves. The participants described experiences of exercising collective agency against other groups or authorities. Sanyal, in her research in West Bengal, also found that the SHGs members engaged in collective action and sanctioning i.e. when the group decided to undertake action suggested by one group member to achieve a certain goal. She also found that the micro-credit groups had become a significant support system for women in crisis. This, she said is an important consequence of micro-credit groups that is often overlooked in financially focused impact evaluations (Sanyal, 2014).

Often, the participants conflicted with a male member who may represent an authority and possesses power due to patriarchal gender norms in the community. Jyoti, whose group has

been actively utilizing their collective strength to support members in disputes, gave some examples:

> "*One of the women and her kids were being harassed by their neighbors. Sometimes the neighbors would steal something or break something, so we all went together and spoke to the neighbors. Also, sometimes the hospitals don't give us the free medicine they are supposed to give. They ask us for money while they give the medicines to the rich…. We told him you are getting paid to do your job, why are you asking for more money? Since then, he hasn't asked for money again*."

In her interview, Jyoti talked about the importance of knowing right from wrong and how she explained it to certain members of the group with the help of other members. This righteousness forms the basis of helping a group member stuck in conflict. Sometimes the group members followed protocol and ask the Pradhan (village head) to come with them and help. Jyoti said,

> "*we tell the person who needs help that we will only come if it is not your fault. Sometimes we ask the Pradhan for help if it's a big matter and we are worried about the consequences. If the Pradhan refuses to go and help, we go instead. I think everyone fears the group a little, when we all stand together…*"

Participants like Jyoti and Sita felt they can support group members and gain support themselves, in times they felt helpless and power-less. They realized the power of unity and taking a stand against the wrongdoer. Sita realized the importance of collective power and action, she said,

> "*In a group, everyone's power increases. No one can do anything alone. To be honest, if someone needs to get their work done and the whole group goes with them then work will*

get done for sure. …I think the power of the group comes through our combined power when we get together…"

Two groups that shared strong intra-group relationships were able to share experiences of using collective power to support a member against a powerful group. As discussed above, solidarity, collective strength and power are important sources of personal empowerment for the participants and hence constitute *nari shakti*. The participants say that collective action is required for them to resist against a powerful authority, group or system. Empowerment occurs in such cases through collective action when participants' social identity is actualized against the powerful groups (Drury et al. 2005)

5.2.3 Social mobility

A lot of participants defined *nari shakti* as being able to go out of their homes. They associated this change in their lives with the SHG membership. The SHG meetings and leadership responsibilities required the participants to leave their homes and access other spaces like the Umang office, the bank, exhibitions in other cities and other participants' homes where meetings are held. The study by Nithyanandhan and Mansor on SHGs in the urban areas of Chennai also found that SHG members became more mobile, learnt to access the banks and began interacting with different officials (Nithyanandhan & Mansor, 2015).

Financial benefits provide a strong motivation for women, who are oppressed due to poverty, to leave their homes despite the fear of opposition by husband and family (Sanyal, 2009). According to Sanyal, it maybe practically impossible to elicit women's membership any other way, given all the barriers they face to any participation outside the homes.

5.2.3.1 Freedom through resistance

The participants exercised agency by deceiving their family members to resist norms that restricted them to specific spaces only. Such actions involved high risks for the participants, but they exercised their agency to attain freedom from the norms. The participants described how the gender relations and the norms in the community did not allow them to leave their home spaces and access any public spaces (section 4.3 below). Twenty years ago, the participants could not form groups since they couldn't mobilize women who were not allowed to leave their homes. Once some groups were formed, the members of the groups faced the challenge of leaving their homes to attend the monthly meetings. Some participants found ways to deceptively attend the meetings. Rekha said, "*...they would make an excuse and come. Like quickly cutting grass for fodder and coming to attend the meeting. The family members didn't know that she had gone to attend the meeting*."

Some participants played an important role as group leaders in persuading their group members to leave their homes and attending the meetings. Sita said, "*We have a meeting 15th of every month, everyone has to leave the house and come for the meeting. Earlier members would say we won't be able to come. Slowly we told them that they must attend. They have to deposit their own money and learn to knit*."

Slowly, the family members came around. When they needed the money and the participants were able to take loans and meet the financial needs, the families accepted that the participants need to go out and attend the meetings. Sita said that since the time the families started to see the benefits of the SHG, like access to loans and additional earnings through knitting work, they began to change their minds about the participants leaving the house. Gaining

financial security was important for the family members who were willing to slowly change their mindset to allow their daughters-in-laws to take loans.

The participants disclosed to the family members their work at the SHGs and the work at the Umang office, so they were comfortable with letting the participants go out for Umang related work. Bimla said that convincing her family involved telling them everything that happened in the meeting. She said, "*If they said no, we insisted and went. We would make them understand what happens in the meeting, what we have learnt, how we are progressing. Now all families are allowing the members to come for the meetings*." Initially her family only allowed her to go to group meetings but when it was time to go the bank and Umang office, Bimla said other women supported her and talked to her family until the family allowed her to go.

The participants were determined to go out to ensure that the SHG functioned. Until a few years ago, this meant walking 3 kms to the bank when there was no transportation available. This also meant the participants managed to complete their work at home in the morning and evening to find time in the day to go out such that they completed all responsibilities, inside and outside the house. These examples demonstrate the determination and effort by the participants to attain the freedom to leave their home space and attend the meetings.

Gaining access to public spaces has increased exposure for the participants and led the participants to perform additional roles outside their home. Participants say this has increased their confidence. Fatima said, "*now we feel like we have strength/power, we can do anything, we can go out. We can speak in front of 2-4 women. Earlier we were only housewives living at home and taking care of kids….our self-confidence has gone up*." Fatima who lives in a semi-urban area said that while she used to go out earlier as well, going out to do SHG related work has given her confidence.

5.2.3.2 Building financial knowledge

"*Nari shakti is being ready to learn everything. Being ready for all circumstances. It means having all the responsibilities on our head and still doing our work. Fulfilling each responsibility. We are able to take responsibility on ourselves that is nari shakti…I don't know maybe if we didn't face so many problems we would have never reached here.*"- Pooja

The participants have collectively built their knowledge and also their capacities to learn about saving money, taking loans and transacting at the banks. The participants have learnt about the banking system by leaving their homes and visiting the bank to complete transactions relating to the SHG. The participants said that they didn't know how to transact at a bank before. They said that since they became members of the SHG, they know exactly what to do, they enter the bank with confidence, deposit money and withdraw money using the ATM. All the group members take turns in going to the bank each month, two at a time, to ensure that everyone learns to transact at the bank. Seema said, "*The first time we went to the bank, we just stood outside. We didn't know if they will call us inside or we should wait outside. You know there is always a hesitation the first time…since the time we have been a part of the group, we know what to do..we just go inside, deposit money, withdraw money*.."

The participants have also learnt to save money by being a part of the SHG. Neha convinced her group to begin their savings. She convinced them to try and offered to deposit the monthly share of a member if the member could not afford to do it. This helped her build trust with the group members and mobilize other women to join her group:

"*The women asked "how can we save Rs. 50 when we are knitting and earning only Rs. 50. Then I explained to them that this is your money only. It's not Sunita or Sita who will take it*

away. The money will be collected together but it's still ours. Then everyone supported me. Some women were concerned, they said how will we deposit money? I told them if you can't do it then I will deposit on your behalf. Then they joined my group".

The knowledge of the participants has been supplemented by the exposure to mass media. Laxmi thinks that since times have changed, the families have also changed their mindsets. Since they started to tell the women in the house to go out and do their work, there is progress in the lives of women. The women are also educated now, they find it easy to go out. The influence of TV, radio and internet has taught families to educate their daughters. "*Everyone joined the SHGs slowly, the husbands, old fashioned in-laws told their daughters- in-law that they can go into the public. They realized the world is progressing, they must teach their kids. In this way, the SHGs kept growing and the old-fashioned women also changed their minds*."

All the participants also talked about how they have learnt to speak to outsiders since they began to go outside the house. In section 4.2 below, I discuss how the participants found themselves unable to speak to people outside of their families earlier. Since the participants became associated with the SHG and began going to the bank, the market and the Umang office, they had opportunities to interact with others and build their confidence. Several studies have shown that public speaking or learning to interact with outsiders is a positive impact on members of SHGs ((Nithyanandhan & Mansor, 2017), (Sanyal, 2009)).

5.2.4 Constraints to Empowerment

"*Whether she earns, works outside, or stays home, there are always challenges that a woman has to face.*"- Fatima

In the previous sections, I have discussed how the participants use their agency, to try and resist certain constraints in their daily lives. This process is a part of the process of empowerment. However, the participants also spoke about the constraints they have faced that have contributed to their disempowerment. While looking at outcome indicators of empowerment, it is important to capture changes in gender inequality in the household and the community (Kabeer, 2004). During my interviews, the participants mentioned persistent and shifting constraints on their lives as individuals and also as a community of women, which places boundaries and limitations on empowerment. Such restrictions derive from gender relations within the household and the community, patriarchal social norms and customs and caste and class-based discrimination. At the intersection of gender, caste and class, the participants describe the limitations they have faced in the past and how they may or may not have changed over the past 20 years since they began to participate in the SHGs.

5.2.4.1 Subordinate Status of Women

Status of women in rural communities is affected by the gender relations in the community. According to Kabeer (1999), Status is an important criterion for measuring agency and choice. Considerations of status give us a view of the values of the community which influence women prioritizing certain choices over others. Status is often antithetical to autonomy, well-being and empowerment of women (Kabeer, 1999).

The participants' subordinate status in the family is impacted by the challenges and uncertainties faced by the participants after marriage. All the participants were married early at an age of 18 or 19 and faced challenges without any support or help. Some participants had to take on the responsibility of sustaining their families while taking care of small children. Many participants worked as daily wage laborers when their families had no source of income. Reshma said, "*I was married at 18, I faced a lot of problems after marriage. I had never expected them. We had financial difficulties so I started working at a carpet factory*. *Then that shut down and so I had to find other work*…"

The participants describe the subordinate status of women in the past and that has improved over time. Laxmi described how the status of women has changed in the community over time. She said that women and girls were illiterate earlier. No one bothered to educate their daughters and sons' education was given priority, since, if a son was born he would carry forward the family in a patrilineal system. Parents relied on their sons for support in their old age. Now that is changing, women are being given more importance. "*These days people think, sons don't give any support. Even though daughters go away to their matrimonial homes, they come visit us twice every year. So, I think daughters' thinking is more valuable than sons*'." This is an example of changing status of women in their families which is linked to the women's relationships with their parents.

Earlier, if girls left the house, they were asked questions like where are you going? With whom? Laxmi feels this happened because families were not educated. She also feels that television and internet have had an impact on how families think now. They watch television now and learn how girls should be treated, she said.

Laxmi also talks about how men's perception of women has changed over time. If women tried to step out of their gender roles, they faced harsh criticism and insult from their husbands. In the earlier times, women were assumed to have accepted a subordinate position in the society that involved completing unpaid work only inside the household. She said,

> "*I have been a part of the group since 2005. If an outsider came to the village and told us anything, the husbands would say you women are stupid, you will be brainwashed by these outsiders. The men also thought, these women should not get ahead of us. You know how men think …there is a saying from earlier times that 'women are like a shoe'. They don't say that anymore*".

This is an example of the changing status of the women where women are constrained by their subordinate status and disempowering gender relations that don't allow the women to make choices to improve their status.

5.2.4.2 Inability to Speak to Outsiders

One of the major limitations the participants faced in the past was the inability to interact with outsiders. This was due to lack of exposure, self-confidence, and lack of access to public spaces. Seema narrated, "*we didn't know before…where should we go, what should we do, what should we say…we hesitated a lot, we were also scared of interacting with people*." Since the women have been socialized to stay at home and perform their roles as housewives they have not learnt how to interact with outsiders and build their confidence doing so. The participants felt a lack of confidence, in the form of hesitation, to speak with outsiders earlier. Fatima said, "*Earlier when some new groups came from outside, we wouldn't be able to speak immediately, we would hesitate. It felt awkward*."

The participants' interactions with outsiders have changed and they report feeling confident in speaking to people they meet for the first time. Seema discussed how her interactions with outsiders has changed over time. She said, "*When we would go to the market earlier, we would just go and come back. We didn't talk to anyone. Now when we go, we meet women from other villages, we talk to them, tell them about our group and ask about them*." The participants' interactions have possibly led to them learning more about other SHGs and sharing their insights with other groups.

Most participants report that they are now able to speak to the outsiders confidently. I have discussed the details in the section 3.3 above.

5.2.4.3 Restriction to Home Space

The participants have faced constraints in stepping out of the house and entering public spaces. Rural women in the community have been confined to their homes traditionally. In the times subsistence agriculture was the norm, the division of labor between males and females was based on complementarity and interdependence and not inequality (Shiva, 2016). With industrialization, it became a norm for men to leave the house and engage in productive industrial activities to earn money- in a western capitalist context, this was a powerful role. The gender roles in the community only allow participants to remain in their homes and fulfill their duties inside their homes. They were stopped and questioned by their families when they tried to leave the home space. Making a choice to leave their home was against the values of the community and hence threatened to reduce the status of the women in the household. Rekha said,

"*Earlier who let us go out? Our in laws would say why are you going out? Then when one person went, another went, slowly things changed. Now everyone thinks they want a daughter- in-law who does a job outside….. Earlier people didn't work outside because they focused on agriculture but now, we are not able to grow much produce, so people want their sons to work*."

Bimla describes the limitations she and other women faced in her village when they left their homes to attend the meetings, "*People in the village would say, "why are you going? When is the meeting? What are you getting from this? So, we would be scared a little when we left the house*."

The participants were not free to take up work outside their homes. Traditional gender roles allowed only men to work outside the home. When Anjali started working outside, her relatives asked her to stop working and said they would compensate her in return. She said, "*they were embarrassed that I was working outside. I left my work for a month but when I didn't get any money from them, I started again. I started stitching clothes again*." The family members paying Anjali to stop working outside is an example of how gender norms are enforced and limit the choices of women, like the choice to work outside.

Since becoming a group leader involved taking responsibilities outside the house, the participants' families tried to stop them from taking up the group leader role. Bimla describes the time when she was asked to become the head of the group. She told her family about the proposition:

"*I asked my in-laws and my husband. My husband said are you the only one in the village capable of taking up this role? Then I had to explain to them that a lot of people have*

selected me for this position. After I explained, they agreed and said that its ok for me to become the group head but I shouldn't go out anywhere else (apart from the meeting)."

While the participants are able to attend meetings outside their homes, go to the banks and visit the market on their way, it is not clear if they really have access to other public spaces yet. Some participants' access seems to be limited to the specific public spaces at specific times meeting places, banks and markets.

Some participants are happy that they can knit from home and get paid. Since they don't have to leave the home to work and earn money, they don't have to incur any social costs of breaking the restrictions on working outside. This shows that the women don't feel completely free to work outside in the present times.

Constraints on stepping outside the house was a huge barrier to SHG formation. Reshma said that she didn't become a part of a group earlier because she didn't go out. When she started to go out and met other women, she heard about other women joining the SHGs. I discuss how the participants describe changes in their access to public spaces in the section 3 above.

5.2.4.4 Financial constraints

The participants have spent their lives struggling against poverty. All the participants were married around the age of 16-18 years with no say in the marriage. The conditions of the participants' matrimonial homes determined the choices available to the participants. Most of them faced grave challenges after marriage like losing their spouse and parents or being thrown out of their matrimonial home without any support, that eventually led them to become the financial heads of their households. In this section, the participants describe how and why they faced financial constraints.

Some participants engaged in agricultural activities in earlier times to sustain themselves, but they are not able to engage in agriculture anymore, so their families rely on outside work. Rekha explains, "*Earlier we could rely on growing our own food, we would only get salt and oil from the market. Now nothing much grows. Monkeys come and destroy the produce. So, we are grateful for whatever we can earn and use it to meet expenses*." The participants do not engage in subsistence agriculture anymore. This seems to have increased the participants' financial constraints.

The participants suffered from harshest conditions of poverty before they became members of the SHG. Some participants worked as laborers at construction sites for as low as Rs. 450 ($6.50) a month. Some sold milk while others stitched clothes to make two ends meet.

The participants did not have their own source of income earlier to support themselves and their families. The family depended on whatever the participants' husbands were able to earn. For large families, the husband's earnings were rarely enough. For some participants like Reshma, her family's only source of income today is only what she earns through knitting.

The participants also found it difficult to get loans when there were no SHGs. Neha said "*We don't have to go to anyone and beg for money. Earlier, people used to ask for so much interest. Now we take loans on a nominal interest from the group*."

Even though the SHGs have made it easier for participants to take loans, Anjali who is an entrepreneur and has higher credit needs is still struggling with debt. Since she rented her own salon, she feels burdened by the debt. She said, "*I have a lot of debt, I have to pay a lot of money, I don't know where I will get the money, I fall apart sometimes*."

The participants still report that they struggle with poverty, some of them feel insecure as they depend on Umang for marketing and sales of products. They are worried that they may have to face the harsh consequences of poverty again, anytime.

5.2.4.5 Caste Based Discrimination

Caste is a prevalent basis of discrimination in India. The caste system has four categories with Dalits as the lowest category subject to maximum casteism. Dalits live in segregated areas and are only allowed to engage in certain work that is considered low-lying. Untouchability against Dalits is practiced in most parts of the country. Some participants report having group members from different castes including Dalits. Participants explain that while some groups had some caste related issues earlier, everything is peaceful between group members now. Bimla said that 20 years ago there used to be discrimination in the community against lower caste women, particularly over agriculture related issues. But now, she said, everyone works together, visits each other's houses, and learns knitting from each other. Other participants like Sita and Reshma also feel that things have improved a lot for people of lower castes. They attribute this change to improved education for women.

Jyoti said that she believes that everyone is created equal by God. She treats everyone, including members of the lower castes equally. However, not everyone in the community is happy with her behavior. She said, "*Still, there are some people in the village who say we won't eat food made by you. When I ask why don't you eat? They say because you eat food made by 'everyone'*." Therefore, while the caste-based constraints may have changed, they still exist to create other forms of discrimination on lower caste women. Most of my participants are upper caste Hindu women and I am an upper caste Hindu woman myself, so in my research, I was not

able to capture or understand properly, all the caste-based oppression and violence that lower caste women must face in the community.

Jyoti also narrated to me certain debates between group members during the meeting where the upper caste group members questioned the reservation system and members who benefited from the scheduled caste/ scheduled tribe[1] reservation quota tried to explain why the reservation was needed. Jyoti herself believes that since anyone can be poor and since there is no difference between how people were created by God, reservation for people from lower castes is not required. Such lack of awareness of the oppression caused by caste-based inequity makes a case for the need of raising consciousness of the participants so that they understand the long-term impact of caste-based oppression on women.

The constraints create disempowerment for the participants. In the process of empowerment, the participants try to resist these constraints. While the constraints have changed over time and continue to shift, certain constraints remain to create boundaries and limitations to the empowerment of the participants. The participants see the possibilities beyond the constraints and struggle to make choices to increase their freedom and well-being.

5.3 RQ 2: How do the participants perceive the benefits of the Self-Help-Groups?

In my interviews, I asked the participants about how the SHGs have impacted their lives. The participants discussed the positive ways in which their lives had changed over the past 20 years. They talked about earning their own income, being able to save, access to easy credit and how all

[1] Scheduled Caste and Scheduled Tribes are designated groups of people who have historically faced deprivation, oppression, and extreme social exclusion. The government has created reserved categories for these groups in educational institutions and government jobs.

of this contributed to financial independence. All these themes have facilitated the empowerment process for the participants.

5.3.1 Financial security

5.3.1.1 Access to low interest credit

"*It's a source of courage. If we need even Rs. 50,000, then we won't feel weak. We can borrow it from the group and utilize it to fulfill our needs. Then slowly, slowly we pay it back*."- Rekha.

In this section I talk about the participants' ability to take loans from the corpus they have created through their savings and how the ability to take loans has impacted their lives. The participants have lacked access to financial resources and find it difficult to meet large expenses. The participants explained how they feel financially secure now and do not have to rely on outside money lenders when they have huge expenses to meet. The group tries to meet the needs of all their members through a fair lending process.

The participants have been able to save money from their incomes and deposit it in their group bank accounts. Initially the groups started with smaller amounts of Rs. 20 or Rs. 50 a month which has now increased to Rs. 100-200 a month. Over the past 20 years, the groups have been able to create a corpus of Rupees two to three lakhs (two to three hundred thousand). This has enabled the participants to earn an interest and take loans from the amount collected, in times of need. The participants collectively decide with group members who will be given loans each month, based on the requests received from the group members. The borrower has to return the loan amount in a stipulated time along with a nominal annual interest rate of 1%. During the

COVID 19 pandemic, the groups have decided to allow the borrowers to repay the loans at their convenience and only deposit the interest amount each month.

Pooja had taken loans and used them to construct her house and also pay for her daughter's marriage expenses. In times of need the availability of easy credit provides families with financial security. She explained, "*Rs.20,000, 50,000 whoever needs it, we give. Because of the SHG, it's great for the women, otherwise where would they have gotten money? Even though it is the men who repay, but at the time of need even they can't get money from anywhere. When a woman takes a loan and gives him, the man's courage also increases. Then slowly they repay the loan along with interest*." The women's ability to borrow and provide funds for the family in times of need may have potential to impact the gender relations in the household.

Jyoti talked about how easy it is for women to take the loans and this has helped them build trust, in the process. She said, "*The women know that if they are in a difficulty and need money anytime, they can get a loan from the group. They just call me and explain to me why they need the money. So, they have this trust*." The trust that a loan will be available when the women need it is critical to building financial security for most participants.

In addition to the SHG loans, the members can borrow from the other members. Seema said, "*Being a part of the group has been really beneficial for us, we don't have to go ask anyone for money. We can borrow from the account but also from the members, they lend us the money happily*." This option of borrowing from other members provided the participants with access to another source of funds in times of need.

Neha explained to me the process that the group adopts to collectively decide who should get the loan and for how long. The purpose of the group's lending, is to meet the needs of all those in need of money, in the group:

"*…we are 19 women, we sit together and discuss. We leant a lot of things this way. There are so many poor women in the village. Where would they get money? Whoever lends said ten different things to us. We lend money through the group to whoever needs it, we ask them how long will you take to return it? If they say 6 months then we tell them if you don't repay in this time then you will have to give 2% annual interest. If we give one person for longer then how will someone else be able to take the loan after 6 months? We have to fulfill everyone's needs in the group*."

For participants' households that suffer from serious financial constraints (explained in section 4.4 above), access to easy credit in times of need has made it easier for the participants to meet major basic expenses. Various evaluative studies have shown that access to credit usually has a positive impact on household security and status, but not necessarily on status of women in the household. Access to credit can have both, negative and positive impact on lives of women depending on the context and indicators of empowerment used by researchers (Kabeer, 2001).

5.3.1.2 Personal loans from other members

In this section, I discuss the participants giving personal, interest-free loans to each other when a participant feels the need for a loan that is not available through the group savings.

Seema talked about the need for personal loans when a participant is unable to pay the interest. She said, "*Like sometimes we don't take a loan because we will have to give an interest and we don't have the money to pay the interest. Then we just help each other out. Like 20 women in the group will put together 200 Rs. each and lend it to the woman in need*." The participants, with their group members, have devised this process of personal loans that provides additional support to the members at an even lower cost.

At times, such personal loans are required suddenly, like when a participant may fall sick. Sita narrated, "*Like sometimes someone falls sick, then a group of us go to the hospital with them. The person who is sick will usually need Rs. 1000-2000. So, then we give them that amount for the hospital expenses*."

Usually, the participants discussed their financial needs during the monthly meeting and accordingly apart from the SHG loans, members may agree to help each other personally. Bimla said, "*sometimes we call each other when we need the money, other times in the meeting when we all talk, members discuss the problems they are facing right now. Usually whoever is there offers to pitch in to help the member*."

The personal financial assistance is given by the members to each other in different forms. Anjali, for example, received free stitching training from the group leader Bimla who wanted to help Anjali because Anjali couldn't pay her fee. Anjali said, *"Didi told me that she will teach me everything perfectly. She is very nice. She said, just come and work with me. She said, "you won't give up ever". She tells me to ask her whenever I don't understand anything."*

At a time when Anjali was left to fend for herself and her children without access to an income, Bimla provided emotional and moral support and also helped Anjali learn stitching skills so that she can earn income. Some participants also deposit the monthly savings amount for some participants in the form of a personal loan, if the participant is unable to deposit the savings amount that time.

5.3.1.3 Utilizing loans for large expenses

The participants take the loans when they need to incur a huge expense for purposes like their daughter's wedding, constructing their home, buying animals, pay the school fees for their

children etc. Garikapati's study in Andhra Pradesh showed that women utilized 79.3% of the loans to meet household expenses (Garikipati, 2008). Anjali took a loan to fund her entrepreneurial venture while some other participants combined multiple loans for meeting capital expenses. For instance, Reshma said, "*when we need it, we can take a loan from the group. Like when we recently constructed our shop, we took a loan from the group and another loan from where I do my job*."

Further, the loan amounts do not provide sufficient seed capital for an entrepreneurial venture. Anjali is a struggling entrepreneur who is able to utilize the loan herself; she took a loan to start a salon, but the amount wasn't always enough for her.

Several participants say they use the loans to ensure the continuation of their children's studies. Neha told me in her interview that the participants find it challenging to pay school fees of their children and the loans have supported women in ensuring their children's education continues. The participants found it hard to meet these expenses earlier, perhaps because the expenses were not top priority for the family.

Sita has also used the loan she took to pay her children's fees and also made repairs to her home. She said, "*We give loans to each other through the group. We give for children's studies or if someone needs to get their home repaired. We charge an interest for it*."

I asked Sita if she uses any part of the loan amount for her own expenses and she said "*we have to give the money to our husbands but sometimes the women use it for their children or buy something for themselves. But mostly the loans are used for children's studies or home related expenses*." The participants have limited control over the borrowed funds. The decision making is usually undertaken by the husband on how the fund will be spent. Goetz and Gupta (1996), Goetz & Gupta, (1996 argue that if the distribution of labor and authority over resources have

not changed, it is unlikely that there is a positive change in the degree of women's empowerment. They also say that use of credit for conventional activities and patterns can reinforce power relations in favor of male family members (Goetz & Gupta, 1996). Further the study by Garikapati(2008) showed that access to credit for women helps build financial security for the household but there is no consistent improvement in the status of poor women (Garikipati, 2008). However a study by Rahman (YEAR) showed that even when women had no decision making authority over the use of loans, they were a new source of revenue and this had a positive impact on their status (Goetz & Gupta, 1996).

5.3.2 Earning own income/financial independence

"*Since the time we have been able to stand on our two feet and earn our own money we have been able to move forward and accomplish things*." -Rekha

In this section, I discuss how participants began to earn an income for the first time and how it made them feel and why they think an income is important. Participants report that earning their own income makes them feel independent and confident. Earning income through knitting has helped the participants contribute to the group's savings each month.

The SHGs that the participants have been organized into are also the groups in which the participants knit different woolen products. The groups in which the participants knit different woolen products are the same as the SHG's in which they have been organized. The participants are given the wool and the designs by Umang, which they further distribute to the group members. Once the products are made, the participant group leaders collect them and take them back to the Umang office. The participants collect the payment for the products and give them

back to the members who made the products. The participant group leaders earn an additional commission of 4% for their coordination work.

Neha describes feeling confident when she started knitting and earning her own money. She said "*we started to knit and earned whatever little money, we thought we are not less than anyone. We knitted a lot, slowly we formed a group, two groups, three groups and four groups in the village…those days we didn't get a lot of money for knitting but we would earn 3000-4000. We would be very happy that we earned this ourselves*." Fatima also thinks that earning her own money has helped her build self-confidence. The participants have been used to doing only unpaid housework in the past and being able to earn their own income has been an empowering process for them.

Some participants talk about the convenience of earning while knitting from home, when conventionally people must leave the home to earn an income. Sita said "*you know it has never happened before…a woman gets to earn sitting inside her house. She does not have to go anywhere. We give her the raw materials at home and she just has to create a good piece*." Earning an income while working from home has allowed the participants to challenge the gender roles without incurring high social costs that are otherwise attached to working outside the home.

While most participants say they spend the income on home-or-children related expenses only, two say they can spend their income as they decide to. For Fatima, a participant from a semi-urban area, earning her own income means she can spend at least some of it the way she decides to. She does not have to ask her husband for that money. Fatima said, "*Now if we earn some money ourselves then we can buy the things we like, we can spend our own money.*"

Most of the participants feel good about not having to ask their husbands or other family members for money. Sita tries to explain that it feels different to earn money herself rather than ask someone else for it. She said, "*Earning our own money and spending it ourselves is different. There is a lot of difference between earning money ourselves and asking someone for money and then spending it*." Seema also said that she no longer has to ask family members for any money, and this makes her feel good. She feels that this is a sign of progress for the women.

The earnings are also important for the participants as they could save money for the savings SHG. Neha said that it was not possible for her to get this money from her husband earlier. She said, "*My husband would spend on the house related expenses and give money for that to his parents. He also gave me money to spend on household expenses but did not give me money to for saving. It is only the money I earned through knitting that was added to the group savings*." Earning an income through knitting has been significant in enabling the SHGs to save money and create a corpus for loans.

Being financially independent has helped the participants build self-reliance, assert themselves and affect the gender relations in the household.

5.3.3 Learning new skills

For the participants who struggled in the harsh conditions of poverty, learning knitting to make products and earn some money, provided some financial respite. Along with earning income for the first time, the participants have earned appreciation and self-respect from learning new knitting skills.

All the participants talked about feeling happy and proud at learning new knitting techniques and creating new products. Learning knitting and making products that are liked and

purchased by others has made the participants feel appreciated and respected. Seema said, "*When we made something well, they (at Umang) would say you made it so well! If you can make this, we can give you a new design. We felt happy to hear that*." Reshma, who depended on daily wage work before she joined Umang, said, "*I learnt how to knit sweaters and they liked my work. Then they took me to Umang. I learnt to make very nice samples there. They were great pieces*."

The participants are excited about building new skills, Fatima said, "*We would love it if new organizations came and taught women the skills they want to learn, like if they want to learn stitching or craft work, then they can learn for free and be able to find work. This would make the women self-reliant*." With only basic school education, the participants did not have access to knowledge and skills. The head of Grassroots and Umang, Anita, told me that when she asked the women 20 years ago, what they wanted to learn, the women responded- stitching and knitting. Sita said, "*20 years ago, I knew how to knit a little bit. I didn't know a lot. Slowly I have learnt how do it well and today we can all knit very well*." Grassroots worked with the participants to help them build stitching and knitting skills which the participants then passed on to other group members. The knitted products are sold in different parts of the country with marketing assistance from Grassroots. Umang is now a cooperative where ownership is held by women who are members of the SHGs.

Learning to knit has given the participants dignity of labor and also the option from working and earning inside their homes. The skills that participants have learnt are passed on to not only other participants but also the participants' children. The participants are conscious of the value of their skills and want to ensure that their children learn skills so that they can be financially independent. As per Jyoti, teaching the children skills and educating them would ensure that the children become self-reliant.

6. Conclusion

I center the voices of the participants in this research by understanding the meanings of empowerment from their perspective and not from the perspective of the development agencies, non-profits or government that aim to 'empower' them. This research intends to add to understanding of how women engaged SHGs in similar contexts may describe empowerment. I engaged with 11 participants who are SHG heads and heads of their respective households in the Kumaon region of Uttarakhand and the findings of this research should not be generalized to other contexts.

The participants' meanings of empowerment are closely linked to solidarity and collective power they experience with other group members as resistance to constraints they face in their daily lives. The findings indicate that the participants' experience of solidarity and collective power manifests in the form of self-reliance, courage, and independence. The participants' experience of self-reliance, courage and independence is intertwined with their experiences of pain and struggle against poverty and gender norms. The participants describe building collective power to resist restriction to private space and gain access to public spaces. Given the financial constraints the participants continue to face, this participation seems to be motivated by the strong need to attain financial security and resist the harsh constraints of poverty.

The participants describe the meaning of empowerment in a context where their lives are limited by harsh conditions of poverty and gender inequity. *Nari shakti* or empowerment is described by the participants under the themes of '*aatmnirbharta*' or self-reliance, solidarity and social mobility. The participants associate their self-reliance with courage and inner strength

which they have built as a means to survive the pain and struggle. Their stories of *nari shakti* are also stories of pain and struggle.

The findings indicate that the participants' solidarity is reflected in being a source of strength for each other, sharing their struggles with each other, supporting each other in difficult times and using collective power to take a stand against authorities during disputes. The participants have also used collective power to enable each other to construct homes and toilets and meet the basic need of proper shelter. The participants' descriptions point to meanings of collective empowerment through which participants inspire each other to stay strong and survive in the face of constant poverty and inequity that constrains them. According to the participants, SHG group members have become a source of strength, inspiration, and encouragement in hardship.

Participants discussed collective agency to mobilize and inspire each other to leave their homes to attend SHG meetings. Collective action enabled the participants to build certain social mobility which participants describe as *nari shakti.* Participants leave their homes to access the safe space the meetings provide, transact at banks and interact with members of other SHGs. However, social mobility remains limited still, as these are often the only spaces the participants are allowed to go to.

The processes of individual and collective empowerment that the participants experience have shifting boundaries that are created by the constraints to empowerment that continue changing. These constraints include the subordinate status of women due to gender norms, inability to speak to outsiders, restriction to home space, caste-based discrimination, uncertainties after marriage and financial constraints, amongst others. While some of these constraints have changed over time, they continue to restrict the participants.

The participants reported that they have learnt new skills and earned an income for the first time through knitting which has made them feel independent and strong. Through the process of collective action, the participants have saved each month for 20 years to create a corpus of 300,000 rupees ($4,285) and they are able to borrow large sums of money from this corpus, when in need. When participants are not in a position to pay the small interest, they pool in money personally, and give loans to each other whenever there is a need. This protects them to an extent from exploitative practices of money lenders. However, some participants do report that their credit needs still remain unfulfilled and this adds to their financial constraints.

As discussed earlier, Sanyal (2014) found that SHGs benefited participants through a financial mechanism and an associational mechanism. The associational mechanism of SHGs helped participants build social capital. The findings in this research are similar. The participants also described building solidarity and collective action through associating with each other in the SHGs. The participants were strongly motivated to join and participate in the SHGs to gain financial security and resist the harsh constraints of poverty.

We see that major development agencies promote neo-liberal policies by funding SHG programs that focus on individual economic gains, self-improvement and autonomy. In the past two decades, the World Bank has funded the setting up of SHGs under National Rural Livelihoods Mission with one billion dollars. The project uses economic indicators are used to evaluate the success of the program, with the exception of measuring the no. of SHG members who form a part of producer collectives. (World Bank, 2021).

According to Batliwala and Dhanraj (2007), engaging in SHGs has led to de-politicization of collective action for many women. In my interviews with the participants about *nari shakti*, the participants did not seem to be aware of the causes of their disempowerment.

They have accepted that struggle is a part of their life and a part of the process of *nari shakti*. They did not seem to be aware of larger systems of power that lead to their oppression, or how they can challenge these systems using their collective action.

According to Cornwall (2008), challenging power relations involves collective resistance, which often counters the neo liberal model since it involves organizing against state repression, demanding re-distribution of resources and challenging the ways in which markets function. Reclaiming concepts of agency and empowerment involve re-asserting their association with collective action (Cornwall, 2008). These maybe potential reasons that feminist efforts of consciousness raising don't find funding support from development agencies.

As discussed earlier, in the past, feminist educators and activists in India have been successful in creating transformative social change through collectives that provided spaces for women to share their struggles and raise consciousness about their subordinate status (Batliwala, 2007). However, such organizations that have a strong role to play in women's empowerment, struggle to gain popularity with development agencies and funders that prioritize economic development.

The field of development is largely missing historical or contextual understanding and the dynamic debate on race, class and imperialism and other inter-related structural inequalities have not permeated this field (Cornwall et. al. 2008). This research supports the need for feminist engagement in the field of development and implies the need to examine perspectives of feminists on empowerment related interventions. Development agencies and non-profits should consider if localized approaches to supporting women, based on women's meanings of empowerment, can be utilized as a part of interventions. This may involve centering solidarity and collective power as elements of SHG programs, intentionally creating safe spaces that allow

the women to build solidarity, share stories, support each other, build skills and raise consciousness about women's status and gender roles in the community. Further research on how micro-credit SHGs help build collective action that can challenge power structures and bring about social change, can help provide solutions on how non-profits can utilize feminist strategies of consciousness raising, while still meeting donor expectations for the SHG programs.

APPENDICES

APPENDIX A

Interview Guide

Interview guide 2 (translated from Hindi)

Interviewee: Seema

Place: Via phone at Seema's home

Date: 9/15/2020

Time: 10:30 AM EST

Hi, how are you doing? I believe you saw my video so you know a little about me. I am doing research for my masters' thesis on women's perception of empowerment. I worked with rural women artisans in the past in different parts of India and was very inspired by them. So I am very interested in learning about your life and your thoughts.

I would like to interview you for one hour for the purpose of my research and also record the interview. Is that acceptable to you? You can choose to refuse to give this interview at any point of time.

Thank them for whatsapp voice note.

Ask where they are and who is around them.

Q1. How do you define *nari shakti* (women's strength/ power)?

A) Why do you feel ____ is important?
B) What was it like before (when you could not do this)?

Q2. You mention that you felt powerful when you joined the group and when you were able to go out and meet people.

A) Tell me about this group? How was it formed? What is your role?
B) Has being a part of this group impacted your life in anyway? If yes-tell me about some of these instances?
    a. What was different before when you were not a part of the group?
    b. How is your relationship with other group members? Are there any other ways the group members help/ support each other? Are there disputes in the group?
    c. How was your experience when you first joined the group? Did you face any challenges?

C) You mention going out of the house and meeting people…can you tell me more about this?

a. Has there been an impact on your life? If there are impacts -can you tell me more about them?

b. Was it difficult to go out earlier? Can you tell me more about these difficulties?

c. What do people around you think about this? Did their attitudes change?

Q3. You mention that the small savings helped women members take care of household related work. Can you please tell me more about this?

A) What was it like saving money before? How? /why not?
    a. If not able to save before- can you tell me about some of the troubles you had?
    b. If able to save- What is different about saving in the group?
B) Have you seen any impact of savings on the women's lives and your life? Can you give me some examples?

Q4. What has your experience been as a treasurer/ head?

a) Are there any challenges that you faced? Can you give me some examples?
b) How did leading the group affect your life?

Q5. Are there any current barriers, main struggles in your life?

Q6. Anything important you want to share that we didn't talk about?

Thank her for her time. Ask her about the possibility for a follow up interview.

APPENDIX B

Coding Table

Table 1: Code definitions

S.no.	Code	Definition	Rules	Examples
1	**Resisting Constraints on Empowerment**	Limitations or restrictions on the lives of the participants that participants resist	1)Apply when participant mentions a restriction/limitation/inequity specific to women. 2) Apply when participant mentions social, economic, cultural or legal restriction	lack of access to panchayat pradhan position despite being elected as one;lack of access to school education
1 a)	**Financial constraints**	Limitations participants faced on access to income, financial resources like loans, either personally or as a family	1)Apply when participant talks about not having enough money to meet expenses or fulfill their goals	worked on daily wages and that wasn't enough ; husband lost job and we didn't have enough money to support us
1b)	**Caste based Discrimination**	Discrimination participants face based on their low caste	Apply when participants describe negative experiences of being treated differently because of their caste 2) Apply when participants describe other women facing such behavior	earlier people used to not eat with SC women

Table 1 (Contd.)

S.no.	Code	Definition	Rules	Examples
1c)	**Subordinate Status of women**	Low status of women in the household and community due to gender relations and social norms	Apply when participants talk about others' low perception of women	there is a saying- women are like a shoe
1d)	**Inability to speak to outsiders**	Not knowing how to talk, what to say to people outside the home	Apply when the participant talks about not knowing or hesitating when they encounter or need to speak to someone who is not a part of the family or home space.	Hesitated when in talking to people when I went out, I didn't know what to say
1e)	**Restrictions on stepping outside the house**	The norms, customs do not allow the participants to leave the home space at their own will.	1)Apply when participant talks of not being allowed to leave the home at her own free will. 2)Apply when participant talks about not being able to leave home for reasons other than those defined by family such as gathering wood, feeding animals, bringing water etc. 3)Apply when participant talks about taking permission for leaving the home space.	we stayed home and did farming work, we couldn't go anywhere else.; elders in the house questioned us- where are you going?; family didn't send us to the market
2	**Impact of SHG**	Being a part of the SHG has impacted the participant in some way	Apply when participant says SHG has impacted them 2)Apply when the participant talks about a positive or negative impact on their life as a result of being a part of SHG or any positive or negative effects of the SHG	we have moved ahead in life since we became members of SHG; so much has changed, our life has improved, our farming has improved since we became members
2a	**Learning a new skill- knitting**	Learning to knit or stitch products for Umang	Apply when participant talks about learning how to knit for the first time or a new pattern and how they felt about it	We knew some basic knitting earlier, now we have learnt to knit well over the years, it feels good

Table 1 (Contd.)

S.no.	Code	Definition	Rules	Examples
2b	**Financial Security**	Having access to financial resources in times of need	Apply when participant talks about feeling comfortable/ confident about being able to meet financial needs	Even if we take help from someone, we know we are going to get paid soon and we can return the money; If we need to build a house we can take a loan of 50000
2b(i)	**Access to low interest loans from SHG**	Applying for a loan from SHG and receiving the loan to meet big expenses or emergencies	1)Apply when participant talks about taking loans from the SHG corpus 2) Apply when participants talks about utilising the loans	Anyone who wants can take the loan, especially during an emergency; we have built our house, paid school fees or paid and paid for wedding using the loan.
2b(i)(a)	**Meeting Large Expenses**	Using loan amounts to meet big expenses	Apply when participants talk about utilising loan amount to meet big expenses in times of need	using loan to build a house
2b (ii)	**Personal loans**	Apart from loans from SHGs, the participants give personal loans to each other in times of need	Apply when participants talk about lending money to each other in times of need	sometimes when a woman can't pay interest at all, we all put in money and help her
2b(iii)	**Earning own income**	Earning income from Umang for stitching/knitting or making jams/pickles or taking up leadership role	Apply when participant talks about earning an income through the work they do or an increase in the income	we began knitting…the money was less but we knit a lot and earned 3000-4000; we get to earn some money of our own since we joined Umang
3	**Solidarity & Collective Empowerment**	Feeling united in thought and action	Apply when participants talk about instances when participants help and support each other in times of need, inspire each other and stay united	we help if someone's work is stalled like they are constructing a house or are sick and need help; The women have made sure I

Table 1 (Contd.)

S.no.	Code	Definition	Rules	Examples
				never feel alone since my husband died
3a	**Building Each Other Up**	Inspiring each other	Apply when participants talk about inspiring each other in their struggles	
3b	**Support in Times of Need**	Helping each other	Apply when participants talk about helping each other in times of need	
3c	**Collective Action**	Achieving something as a group that the participants cannot achieve by themselves	Apply when participants talk about accomplishing things as a group	Building a house or toilet together
3d	**Resolving Disputes Through Collective Power**	Collecting together in a group negotiate and resolve disputes with powerful groups	Apply when participants talk about representing a member in a dispute or conflict, collectively	
4	**Social mobility**	Participants are able to leave the home space and enter public space at their own will	1)Apply when participants talk about being able to leave their homes to do work, go to the bank, meet other women etc. 2)Apply when participants talk about how this change took place 3)Apply when participants talk about why this is important	Earlier no one allowed us to go out, now we take chances to go to the bank, everyone goes; the women saw each other and thought I should also go out; if another one of us goes to the bank, we will learn how to do everything there

Table 1 (Contd.)

S.no.	Code	Definition	Rules	Examples
4a	**Freedom through resistance**	Resisting restrictions to their home and gaining access to public spaces	1) Apply when participants talk about ways in which they resisted norms that did not allow them to leave their home to attend meetings and do SHG related work	
4b	**Building financial knowledge**	Learning how to transact at banks and manage the financial transactions of SHGs	Apply when participants talk about learning and using their knowledge of savings, income, loans and transactions at the bank	
7	**Self-Reliance**	Relying on own power and resources rather than those of others	1)Apply when participants talk about accomplishing tasks by themselves 2) Apply when participants talk about depending on themselves rather than others	I do my work myself, If there is anything to be done, I think can I do it myself? If it becomes too difficult only then I take help from others; today she stands on her two feet- does housework and job outside herself
7a	**Self Reliance and Courage**	a strong will and mental resistance to self-doubt	1)Apply when participant talks about using their will power, determination and internal strengths to survive difficult times	we cannot break from within, we have to be self reliant; I realized that day once I have decided to do something, I'm determined, I can do it
7b	**Self Reliance and Independence**	Not dependent on others, but only on oneself	Apply when participants talk about reducing dependency on others for their work	

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