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“The Gift of Gab”: An Investigation of Self Help Groups as Sources of Women’s Empowerment in Udaipur, Rajasthan

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“The Gift of Gab”: An Investigation of Self Help Groups as Sources of Women’s Empowerment
in Udaipur, Rajasthan

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INTRODUCTION

The Question of Self Help Groups

India as a rising global superpower continues to be plagued by rampant poverty and gender inequality that has left it ranked 136th on the UNDP's Human Development Index (UNDP). In its attempts to counter these trends, an assortment of development schemes have historically been employed to varying degrees of success. Recently, the grassroots model of the Self Help Group (SHG) has been widely adopted by government programs and NGOs alike as a community-based development model that can be especially utilized to address the status of women. SHGs are broadly defined as small informal associations formed so members can gain economic benefit from mutual help, solidarity, and joint responsibility (Anand 7). An SHG is typically made up of a homogenous group of 10-20 people who each contribute regular small amounts to a mutual fund, from which members can eventually take out loans at low interest rates with the group's approval. The SHGs model is distinguished for promoting the empowerment of its members to make and act on their own expanded choices, as opposed to merely providing services to populations in need (Kilby 25). SHGs are often featured as components of "women's empowerment" development schemes, with otherwise vulnerable or isolated women targeted for membership.

Self-Help Groups have become predominant within NGO and governmental development policies as part of a larger movement away from a "social welfare" discourse of development, which conceptualized women as passive recipients of goods and services, and towards a "women in development" approach. This approach places the increased productivity of women as central

to poverty alleviation and the promotion of balanced economic growth (Anand 6). This productivity of women, including women's access to employment and education, is seen to reduce likelihood of household poverty, as well as to have a range of positive outcomes for human capital and household potential (Kabeer 2012, 4). Women's economic empowerment is thought to have a "trickle down" effect, wherein female entrepreneurship and economic uplift is predicted to both promote poverty alleviation and fight gender inequality (Torri, Martinez 160). As development policy makers recognized women's participatory value, SHGs emerged as a tool of poverty alleviation.

Proponents of SHGs emphasize their capability for raising the status of poor and vulnerable women due to their potential for promoting women's empowerment both economic and social. SHGs are viewed as a catalyst for women's economic empowerment that will lead to larger social empowerment. This view is largely based in an assumption that the introduction of income-earning activities will have a positive effect on women's position in the household and wider society, by nature of women gaining financial independence (Mayoux 238; Sen 471). This phenomenon is described by Kilby as an 'economic paradigm' of development interventions, which assumes "reinforcing spirals" of increasing income and economic independence that will in turn lead to social and political transformations and greater personal empowerment (Kilby 40). Social change as a corollary of economic empowerment is embedded in some organizations' definition of the term "economic empowerment" itself: SIDA defines economic empowerment as, "a process which increases women's real power over economic decisions that influence their lives and priorities in society" (Kabeer 2012, 8). Improved economic bargaining power is then thought to improve overall position in society for disadvantaged women.

In addition, some argue that besides the economic empowerment dimension of SHGs, the act of women coming together for the meetings itself contributes to mechanisms of social empowerment. Bringing women together in this way is seen as beneficial as the “process of group dynamics strengthen[s] the networking, homogeneity, and self-esteem of women” (Anand 13). Reports of changes in women’s personalities and behaviors due to participation in SHGs are seen as indicators of empowerment: “submissive, docile, silent and meek women changed their psyche into assertive, confident, mobile, articulate, questioning and demanding pressure lobby groups” (Anand 13). This mechanism is thought to act as a “virtuous cycle” between individual and communal power, where personal power produces a collective sense of legitimacy and awareness of rights, which leads to collective action and power, which in turn further produces personal power (Kilby 38). SHGs are then theorized as locations of communal power generation that increase women’s capacity to act collectively in an empowering manner.

In the face of these optimistic theoretical frameworks for SHGs as components of development schemes, there is also extensive debate over their capacity to function as real catalysts of empowerment for women. This debate forms largely out of disagreement over the definition of the nebulous term “women’s empowerment.”

Kilby identifies two broad divergent views of empowerment, which hold significance for evaluating the work of empowerment interventions like SHGs. One view is of empowerment as an individual process, characterized by changes in a person’s cognitive mechanisms (Kilby 32). This view conceptualizes empowerment as building self-esteem and self-knowledge, and in doing so increasing competence, self-efficacy, self-determination, ability to make choices, and impact of those choices (35). This understanding of empowerment locates the process of change in the individual and her own thought processes. This understanding is critiqued as only defining

a “sense of empowerment” rather than “actual empowerment,” and for ignoring the structural issues which lead to empowerment programs in the first place (32).

These structural issues are at the core of the second view of empowerment, which focuses on changes in social relations. This view sees empowerment as linked to political issues and rights, whether in the realm of patriarchy, the family, the community, or elsewhere (32). Here, empowerment involves changes in power relations on a societal level, which can potentially lead to a degree of social upheaval (39). More than expanding choices available to individuals, this view of empowerment is concerned with actual social influence, political power, and legal rights (40). Kilby notes that this view of empowerment is in line with a “feminist paradigm” of development – that addresses gender subordination at the individual, organizational, and macro levels (40).

There is a great volume of scholarship that cites the original meaning and intent of the term “women’s empowerment” to be in line with the second of Kilby’s two views—and that blames co-option of the term by governments and NGOs for the dilution of its meaning and reduction of its radicalism. Batliwala notes that “empowerment” gained a strongly political meaning when adopted in the latter half of the 20th century by social movements like Feminism and Black Power that were engaged in struggles for more equitable and participatory forms of social change (Batliwala 558). This conception of empowerment was political and transformative as it challenged not only patriarchy, but also other mediating structures like class, race and ethnicity (558). This radical notion of empowerment was conceived to occur in three ways: through challenging ideologies that justify inequality, changing prevailing patterns of access to and control over economic, natural and intellectual resources, and transforming institutions and structures that reinforce and sustain existing power structures (560). In the process of NGOs and

governments co-opting the term “empowerment” to describe their development policies, it became, “not only a buzzword but a magic bullet for poverty alleviation and rapid economic development” (561) The transformation of “empowerment” into a buzzword diluted its radical meaning and more importantly neutralized its original emphasis on building personal and collective power in the struggle for a more just and equitable world (Cornwall and Brock 1046; Jandhyala 192). As NGOs used the word to describe their work, it came to refer to a narrow and constricted concept of empowerment more palatable to government and international donors. This concept lacked the radical challenges to embedded power structures promised by its original definition.

SHGs thus come under fire as another cog in the wheel of NGO activities that suit this “diluted” notion of empowerment. Critics question SHGs’ capacity to catalyze societal level empowerment of women, especially as NGOs feel pressure to produce “countable results” to justify funding. Empowerment is difficult to quantify and is therefore elusive to provide as a measurable outcome (Batliwala 563). As a result, NGOs “want to focus on formal structures and equality, rather than informal institutions and cultural systems,” and as such set up SHGs, which “in reality engage in little else but savings and lending” (562). The SHG approach is critiqued for being driven by a “suspicious state,” which prefers to see NGOs confined to service delivery, rather than empowerment. (Kilby 31). NGOs instituting SHGs are suspected of not going far enough to challenge current political and economic structures that disadvantage poor women, and for settling with “making the poorest women cope better with this reality” (Nagar and Raju 3).

Critics of SHGs question assumptions of immediate and self-evident connections between individual economic empowerment and larger social empowerment. It has been

abundantly documented that increasing access to markets and promoting market growth does not necessarily lead to increased gender equality, particularly when power structures affecting how women can negotiate fairer deals for themselves are not also addressed (Kabeer 2012, 9). Many argue that basing empowerment initiatives in economic activity like thrift doesn't necessarily have the widespread effect of causing members of the community to question women's subordination and marginalization (Jandhyala 2005). That is, focusing on economic stimulation for poor women does not necessarily translate into large-scale challenges to social norms and structures, as a more radical definition of empowerment would call for. As policy emphasizes economic and quantitative indicators for SHGs, consideration of the need for changes in power relations or gender inequality can often be left as a second thought (Torri and Martinez 161). It is very much the case that the relationship between women's time and resource input and the benefits they enjoy is mediated by power relations in the community (Mayoux 248), making it so that the availability of credit alone does not necessarily overcome patriarchal systems of control at the household and community levels (Ahmed and Chowdhury 1958). If SHGs are not able to address larger structural power inequalities, the extent to which economic empowerment of women will translate into social empowerment is possibly limited.

It is within this context of the contested status of SHGs as a successful component of empowerment policy in development discourse that this study attempts to answer the question: "How and to what extent does participation in a Self Help Group translate into empowerment in the lives of women?" Through first hand interviews and observations, this study aims to grasp what transformations have occurred in the lives of women and in their communities due to their participation in SHGs. With an emphasis on personal narratives and perceptions of change, this

study will seek to provide a window into both the potential of SHGs to empower women, and the limitations that the SHG model presents.

Seva Mandir and Self Help Groups

Founded in 1967, Seva Mandir is a nonprofit development organization based in Udaipur, Rajasthan. Seva Mandir works with over 360,000 people across 700 villages of Southern Rajasthan in various grassroots development projects (Annual Report 2011-2012). Their mission reads:

To make real the idea of a society consisting of free and equal citizens who are able to come together to solve the problems that affect them in their particular contexts. The commitment is to work for a paradigm of development and governance that is democratic and polyarchic. We seek to institutionalize the idea that development and governance should not just be left to the state and its formal bodies, such as the legislature and the bureaucracy, but that citizens and their associations should engage separately and jointly with the state.

The mission, briefly, is to construct the conditions in which citizens of plural backgrounds and perspectives can come together and deliberate on how they can work to benefit and empower the least advantaged in society. (Annual Report 2011-2012)

This study is concerned with Seva Mandir's Self Help Group (SHG) initiative, which falls under the purview of its Women and Child Development (WCD) unit. Through the work of this unit, Seva Mandir aims to help communities transform gender relations by creating

platforms on which women can come together and gain strength from each other to bolster their individual and collective struggles. Seva Mandir also seeks to enable women's collectives to undertake savings and credit activities to foster economic empowerment. SHGs are one of several programs undertaken by WCD to address women's social and economic empowerment. Others include Panchayat Level Associations, Women's Resource Centers, and income-generating activities (Annual Report 2011-2012).

Seva Mandir currently facilitates over 550 SHGs with a total membership of over 8,400 women (Annual Report 2011-2012). Groups have between 10-20 members plus an accountant selected by the group. Accountants may or may not also be members of the group; it is more often the case that accountants will not be group members in rural areas where literacy rates are low among women. Accountants that are not group members are not authorized to handle money, and only assist the group in keeping records.

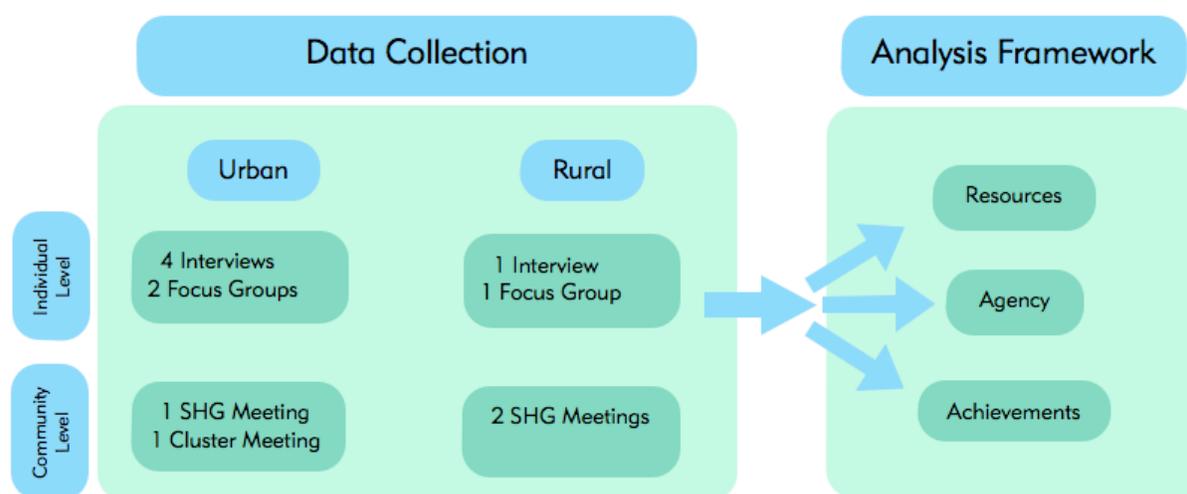
Meetings occur once a month at a location chosen by the group. Group members seat themselves in a circle and take attendance. The group may decide to fix a penalty for failure to attend meetings or failure to meet repayment deadlines. Members each make a monthly contribution (initially this amount is 50 rupees per month, but the group may decide after some time to increase this amount) and also make any loan repayments that are due. The accountant records the payments in the member's personal passbook, the main ledger and the loan register. Data from the main ledger is submitted to the Block level office to be entered into software and tracked. Eventually when enough savings are accrued, the group may chose to open a bank account with a formal banking organization. Members of the SHG may request to receive a loan from the group, which may be granted based on the availability of the money and the consent of group members. Loan requests exceeding 25,000 rupees usually require sanction at the cluster

meeting level, which is a congregation of select members from several different SHGs (Rodrigues, Anand, Bindra). Loans are repaid at very low interest rates, usually between 1-2%. Meetings last usually around an hour and often involve discussion of social issues among the women in addition to the financial transactions.

METHODOLOGY

Data Sources

In order to gather data on the empowerment impact of SHGs, this study took both a community-level and individual-level approach. The overall schema for data collection and framework of analysis is represented below:



At the community level, data was collected in the form of observations of SHG meetings and of cluster meetings, where select members from several SHGs convene to discuss financial and social issues in SHGs. These observations focused on group dynamics, topics discussed, and behavior of women SHG members in meetings. An examination of community level empowerment sought to take into account transformations and effects of SHGs on a larger scale than just individual.

At the individual level, focus groups and one-on-one interviews were held with members of the observed SHGs in order to gain knowledge about their personal transformations and developments since joining as a member. The questionnaires for interviews and focus groups can be found in the Appendix. The questions were structured as open-ended prompts for women to tell stories about their own perceptions of transformations in their lives and their communities after joining SHGs, rather than as a checklist of pre-set indicators of empowerment. This method was selected in order to reduce the researcher's bias in the data collection process by keeping the definition of transformation open to women to interpret. Listening to women's own stories and interpretations of what they consider to be important achievements or transformations in their status has been identified as a positive method of data collection on empowerment that acknowledges cultural-specificity of empowerment indicators (Nagar and Raju 7).

This study draws from a total of three observed SHG meetings, five personal interviews, two focus groups, and one observed cluster meeting, from both urban and rural settings. The use of data from rural and urban settings provides important comparisons and contrasts for understanding the functioning of SHGs. Two of the SHG meetings, one focus group and one interview took place in the village of Dholi Gati, in Bagunda Zone, Bagdaon Block. One SHG meeting, one focus group and four interviews were gathered in the Ambarvarh neighborhood of Udaipur City. One cluster meeting was observed and focus group conducted in Manhorpura, Urban Block, Udaipur.

Framework of Analysis

Given the highly contested definition for the term “women’s empowerment,” setting up a defined framework for its analysis is essential to any relevant study. A range of precedents exists for how to analyze and measure empowerment in a research setting.

Methods of quantitative analysis have been identified that employ indices of various social factors in order to capture levels of empowerment. These include measures such as the Gender Empowerment Measure (GEM) (an aggregate index based on economic and political participation and decision-making), the inter-spouse consultation index (extent to which husbands consult their wives in household affairs), the individual autonomy index (women’s self-reported autonomy outside the house and in matters of spending money), the authority index (reports on decision-making power) among others (Handy and Kassam 7). For this study, however, these quantitative approaches were not feasible given time and sample size restraints. Qualitative measures were therefore favored.

To this end, this study utilizes a framework for analyzing empowerment described by Kabeer, which broadly defines empowerment as, “the processes by which those who have been denied the ability to make choices acquire such an ability,” or, more specifically, “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them” (Kabeer 1999, 437). Understanding and analyzing the ability to exercise choice looks at three interrelated dimensions: resources, agency, and achievements (437). The category of ‘resources’ denotes access to as well as control over material, human and social resources as reflective of the rules and norms that govern distribution and exchange in a community (444). Agency refers to the ability to define one’s goals and act upon them, with attention paid to the

meaning, motivation and purpose that individuals bring to activity (437). Achievements describes evidence of women's empowerment as access to information and ability to make decisions, measured in terms of certain indicators including devaluation of women, women's emancipation, sharing roles and decision making, equality in marriage, and financial autonomy (438). These three interrelated dimensions of resources, agency, and achievements are used as the framework of analysis for understanding the responses collected through interviews and focus groups and the observations of meetings.

Limitations of Study

This study was conducted with several sizeable limitations that affect its statistical significance and contributions to larger bodies of work.

The primary limitation for this study was time. The entire study was conducted over only four weeks, leaving only two of those for a fieldwork component. Given this study's subscription to a definition of empowerment as a process, it follows that its capacity to measure empowerment is extremely limited when observations only occur on a few visits. The researcher offers this limitation as a humble caveat to any conclusions drawn in this paper.

Another limitation of study is the small sample size utilized for data collection. Sources of data were restricted due to the limited number of SHG meetings occurring during the fieldwork time period, and also due to some reluctance to participate in interviews on the part of women attending those meetings. The study was therefore unable to access an entirely representative sample size. In addition to this, the researcher regrets being unable to interview men in the communities of study as well, as those interviews would offer another useful

dimension upon which to examine social change. Once again due to time restrictions only women at SHG meetings were available for interviews.

A third large limitation of this study is the subjectivity of the researcher and the influence of interpreters. While the study sought to eliminate sources of bias through open-ended questionnaires and observations, the subjectivity of the researcher (which includes the researcher's own conceptions of empowerment and disempowerment indicators, as well as the researcher's limited scope of knowledge about the lives of the women interviewed) held some influence over the data collection process. The role of interpreters also added some degree of inaccuracy when collecting data. Interpreters were generally reliable and in tune with the goals of the study, however they had a capacity to search for answers in women's responses that they thought would help the researcher most. For the rural SHG meeting, a worker from Seva Mandir acted as an interpreter, which contributed to possible bias as the NGO worker may have wanted to represent SHGs positively. Additionally, due to the small number of available female interpreters, all interpreters for this project were men, which may have contributed to changes or limitations of responses given by women in focus groups and interviews.

RESULTS

Rural

Observations

The two meetings observed in the rural village of Dholi Gati, Bagunda Zone, took place on the front porch of a home in the village right on the main road. Women gathered there in colorful sarees covering their heads, carrying their passbooks and chatting loudly. Women consistently spoke with loud voices, even to the male NGO worker present. The women sat in a circle as attendance was taken; all of the women would answer the affirmative for one when she was present. At one point, a government official came to the meeting to demonstrate how to use voting machines in anticipation of the upcoming elections. After the demonstration, the women of the group engaged in a heated argument with the official over the low school attendance rates of their village. The women claimed loudly that a government teacher had physically punished one of their children while at school, and that their children were not receiving enough food for their guaranteed midday meals. The government official eventually left without resolving the discussion.

During the meeting, women took turns counting out the money they owed, and paying it into the cash box. The accountant, who was a man and not a member of the group, did not touch the money and only recorded the transactions. During the whole process, women talked and laughed together, some leaned on one another's knees after sitting for a long time.

At the second meeting, the women discussed with the NGO worker present about opening a bank account for the group. Women were hesitant to volunteer to complete this task, listing excuses such as having to take care of small children, but eventually a visiting Bal Sakie (rural community health worker for Seva Mandir) volunteered to accompany a woman to open the account.

Interviews

The researcher was only able to conduct one partial interview at this location. Despite how talkative they had been with one another during the meeting, women were reluctant to volunteer for individual interviews. One woman, Riya Ghani*, did volunteer, but was quickly embarrassed as she answered questions in front of the whole group. Riya had five children, no education, and had been a member of the SHG for eight years. When asked about changes in her life since joining the SHG, she described being able to pay back loans that she had previously taken from a lender in town at the high interest rate of 10% (Ghani). At that point, she became too reluctant to answer and she excused herself to rejoin the group circle.

Focus Group

In a focus group with the women from both the observed meetings, women discussed changes in their lives since joining the SHG. Many more women talked about being able to pay off loans that they had gotten from lenders in the market with very high interest rates. Women

* All names used in this paper have been changed

also talked about other economic improvements, giving examples that now they could buy silver jewelry instead of bronze, and that they could buy clothes that they wanted when before they could only buy one outfit per year. The NGO worker present explained this fixation on small economic changes as “change blindness,” emphasizing that since empowerment is a process, it’s hard to observe from inside a group. The women did briefly note one social change that had occurred: they spoke of women “being able to sit with men in society more,” in meetings like ones at the Panchayat level. They identified that this was because women had become used to sitting with men in SHG meetings.

The accountant recalled that women usually take out loans for a number of uses, including repaying other loans, wedding expenses, home expenses, sickness and illness, and for animals and livestock (Accountant). The accountant also noted that women in SHG meetings usually discuss social issues such as conflicts in the community, including domestic violence, which sometimes can lead to collective action by the group.

Urban

Observations

The SHG meeting observed in the Urban Block took place in a small room that opened up onto the street, which is rented by Seva Mandir for that purpose. Women sat in a tight circle lining the walls. The ages of the women varied, as did level of talkativeness. Most women were very chatty with one another. This group’s accountant was also a group member; she was selected by the group and had an education up to 9th standard. This group had elected to institute

penalties for group members who were absent or missed a loan payment, and had also increased their monthly savings contribution from 50 to 200 rupees per month.

During the meeting as women counted out money for their contributions and marked down transactions, many women talked to each other in loud voices. There was a lot of joking and laughing, with women slapping their knees and leaning over in entertainment. Younger women who were more reluctant to speak during interviews and focus groups talked more during the meeting as financial matters were being discussed.

Interviews

In this setting, the researcher was able to do four interviews with women members before the meeting started. Interviews were conducted in front of the group, so other women would sometimes contribute to responses. The four women had varying education levels and numbers of children. Shruti Dawar, a smiling woman who spoke easily in an even voice, gave her age as 40, had no education, four children, and had been a member of the SHG for 12-13 years (Dawar). Divya Jasmit also gave her age as around 40; she had a 5th standard education, two children, and had been an SHG member for 11 years. Meera Ghosh, a loud and boisterous older woman, coyly gave her age as somewhere around 50; she had a 10th standard education, three children, and had been a member for 10-12 years (Ghosh). Ria Keshava, a more reserved woman, was 50, had no education, two daughters, and had been a member for 11 years (Keshava).

Women identified that they used SHG loans for a number of different purposes in their lives. Three women said that they used loans for their children's educations, which included

paying college fees (Dawar; Jasmit; Ghosh). Other uses for loans included repairs on the house, repaying old loans, and paying drastic medical bills.

When asked about general changes in their lives since joining the SHG, respondents gave both social and economic examples. The latter revolved mostly around being able to purchase things that they were previously not able to afford, which one woman described as raising her standard of living (Dawar). In terms of social changes, the one answer that was repeatedly emphasized was that women used to not be allowed out of the house by their husbands, but now that they were SHG members and were regularly attending meetings, they are allowed to go out. Meera described how she used to not be able to come out of her home, but now is able to go out and talk to people freely (Ghosh). The NGO worker there told a story about Divya to demonstrate this point. Prior to joining the SHG, Divya had attended an overnight training camp at Seva Mandir to learn income-generating activities like sewing and tailoring. In the middle of the night, her husband had come and found her and brought her back to her home saying she was not allowed out. The NGO worker proudly remarked that since then, Divya has gained confidence to go out and has travelled to Delhi, Lucknow, and other cities for exhibitions of her work (Jasmit). Women did not specify what exactly had changed in their husbands' minds to allow them out of the house; when asked to elaborate on the nature of the change, women simply repeated the story of how they were now allowed out.

On the topic of knowledge or assets gained from being members of the SHG, women spoke about gaining awareness about the importance of children's education (Dawar). Divya noted that through the SHG, women learned "how to deal with people" (Jasmit). To explain, another woman jumped in with a story of a woman who had had problems in her home and was eventually assaulted by her husband. The women in the SHG found out and helped her to go to

the police station. After also receiving help from Seva Mandir, the group was able to deal with the abusive husband (Jasmit). In her interview, Meera proudly told other stories of collective action that had been taken by the group. She told about a construction problem in a neighborhood nearby, which the women were able to fix by remonstrating to the Public Works Department until their demands were fulfilled (Ghosh). Another story told about a government shop for reduced rate grain that was not properly distributing its goods; the entire group responded by complaining to the shop owner and higher up officials. Eventually the shopkeeper “got scared” and changed his behavior, and so the group succeeded (Ghosh). Emphasizing her point, Meera remarked that before, women were afraid to go to the bank, but now due to their increased confidence, they can go to the police station and file complaints easily (Ghosh). Ria, who had previously suffered a serious injury, described how she gained support from the group when they helped her to get around in her wheelchair (Keshava).

On the subject of changes in the community, women spoke about having increased confidence, and the fact that women were now earning income. They described how this meant that women now did not need permission to buy what they wanted (Dawar; Jasmit). Meera noted that before the SHG, married women were expected to cover their faces (a practice also referred to as *purdah*). Now, she explained, because of increased awareness, women only cover the top of their heads, and they do not force their daughters in law to cover their heads (Ghosh).

Two different women mentioned the fact that their children were able to attend Seva Mandir’s training camps for income-generating activities like stitching and tailoring, when asked about improvements in the leadership (Dawar; Ghosh). Meera also gave an answer that she continued to repeat at different moments many times after that—she described “the gift of gab” that her SHG membership had given her. For her this meant the ability to raise her voice and

talk, which she was able to do plenty at meetings. Her talkativeness paid off, as she was chosen to be a cluster meeting leader. She described that at cluster meetings, in addition to discussing loans and finances, the women from different SHGs discuss social issues such as domestic violence (Ghosh).

Respondents were very emphatic about the role that access to money played in any changes in their status in the household. Both Meera and the NGO worker remarked at different times on “the power of money” as having influence on status in the household (Ghosh). Shruti explained that with a source of income, she is able to help with problems in the family (Dawar). Divya repeated that her life is good now that she does not need to ask from lenders in town (Jasmit). Meera remarked once more on being able to leave the house, and said that this freedom shows her importance and value to her family (Ghosh).

Focus Group

The focus group with the urban SHG members yielded similar responses as the interviews, with more stories and elaborations.

When asked about changes in their lives, Meera piped up and mentioned “the gift of gab” again, this time elaborating to say that women were earlier not allowed to speak, but now they can speak loud, and they have to speak. Other women remarked that in the beginning of the SHG, they had been afraid of giving money to each other as loans, but now that they have confidence and trust, they can give loans much more easily. One woman told a story of how the group supported her financially when her husband died so that she could escape money issues with her family. The women also spoke about their ability to take collective action on domestic

abuse issues, describing how they would go and educate an abuser about how it is wrong to assault women, and how they could also threaten police action.

Prompted to speak about changes in their dynamics with men, the women once again told about how men used to bar them from going out of the house, but that now since they earned money and helped with expenses, this has changed and they can leave. Women remarked that they are no longer afraid of things, and have confidence.

Women listed social issues that they usually discuss at meetings. The list included female feticide and infanticide, gender issues, and alcohol consumption. Women's empowerment was also listed. When asked to elaborate on their definition of empowerment, women responded that it referred to creating a safe environment for the girl child, one in which she could flourish and "fight the world."

Cluster Level

Meeting Observations

The cluster meeting took place in an area of Udaipur's urban block called Manhorpura, in the courtyard of a temple and community center. Women sat in a semi-circle on the ground. The meeting had 12 different SHGs represented. Each SHG sends three women to the cluster meeting: two are elected by their group and attend all the cluster meetings in a year, and the third is the woman who is responsible for the cash box that month. Each cluster has a president, nominated by the group based on her demonstration of leadership skills, and an accountant who

keeps notes in a logbook. This meeting also had an NGO worker from Seva Mandir present, who acted as a sort of facilitator of discussion.

The meeting began with a group prayer, followed by the setting of the agenda. After this, the meeting proceeded as a series of discussions over various issues raised by different women. The first discussion was instigated by the NGO worker: she wanted to know why three of the women were keeping their faces covered at the meeting. The women remained shyly silent as answers were demanded of them. The NGO worker asked a male accountant standing off to the side to leave; when he did, the women uncovered their faces. He had been a member of their community and had made them feel shy, they explained.

Next, there was a brief discussion to see if anyone was having problems with a husband who abuses alcohol and misbehaves. After that, women discussed a gate in their neighborhood that was routinely inconveniently locked. The NGO worker recommended that the women take responsibility for this issue, and made a list of women who would volunteer each month to get the key and unlock the gate.

Two different SHG representatives spoke of difficulties their groups were having at recovering loans. For one, the woman who took the loan never attended another meeting or paid anything back. The NGO worker helped to formulate an action plan whereby first group members from that SHG would go to the woman's house and talk about the loan, and if that didn't work, then more women from the cluster level would go. In the other instance, a woman had taken out a loan, but there had been a dispute with her husband, and he threw acid at her. She died two days later in the hospital, and the husband was currently in jail. The group decided to recover that loan with interest paid on other loans.

The final issue raised that women spoke the most at length about was problems that can occur in the relationships of mothers in law and daughters in law. One woman presented the issue that sometimes the son will take his wife's side and make the mother feel unwanted. The women discussed what sorts of issues typically arise in this relationship. According to them, the issues mostly related to the spending of household money. Specifically, mothers in law were indignant when daughters in law tried to spend money on conveniences such as cooking appliances or tile floors that would make housework easier—the mothers felt that they had been able to do this type of housework themselves without those conveniences.

The women also discussed how to resolve these issues and how to maintain a balance in that relationship. For this part, the NGO worker did most of the talking. She spoke about how daughters in law can better explain the reasoning behind their purchases, and how mothers can be more accepting of changes, to bring peace. She also spoke about the power of unity, and how women should employ it in their households just as they do in this group setting by supporting their daughters in law.

The entire discussion, much like the rest of the meeting, was mostly dominated by the NGO worker and four or five other older women in the group. Many of the younger women present at the meeting stayed silent throughout discussion.

Focus Group

The focus group conducted with the women from the cluster meeting yielded similar results to previous interviews and focus groups. When women were asked about changes in their lives, they responded with three main points: confidence, education, and income generation.

Women described that their ability to socialize with other people had increased their confidence and ability to talk freely with others. The availability of loans had facilitated payment for education both for the women themselves and for their children. Several women noted that through participation in the SHG, they had become connected with Sadhna, an organization originally founded by Seva Mandir that brings women together to do handicrafts that are sold and exhibited widely. The story of not being able to leave the house previously was again told, with the end result once more being that women had gained confidence and could now leave the home and go to Sadhna exhibitions and other Seva Mandir activities.

Speaking about changes in their community, these women gave a unique answer and spoke about general economic uplift. They claimed that due to SHGs in their community, there had been a development of “equality of money” between families, and that social mobility had increased. The women also claimed that restrictions on them in their families and communities had decreased. When prompted to say more, women replied that they no longer have to answer questions like “where are you going and why?” when they leave the house.

When asked about what sorts of social issues have been addressed at these meetings, the NGO worker jumped in to explain that these women, through the collective action of the group, have been able to instigate a number of public works projects in their communities. These projects included paving roads, building water tanks, and the installment of government water taps in individual homes.

DISCUSSION

In order to examine the potential of SHGs for women's empowerment, data was analyzed according to a framework developed by Kabeer, which broadly defines empowerment as, "the processes by which those who have been denied the ability to make choices acquire such an ability," or, more specifically, "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer 1999, 437). Understanding and analyzing the ability to exercise choice looks at three interrelated dimensions: resources, agency, and achievements (437).

Resources

By analyzing resources as a dimension of empowerment, the study intends to examine both economic and social resources that enhance the ability of individuals to exercise choices in their lives (Kabeer 1999, 437). Resources that are useful in a measurement of empowerment are understood to be those that "spell out the potential for human agency and valued achievements" (444), rather than just materials that women have access to. This is because access to resources does not necessarily translate into increased choice, as choice is mediated by many other factors (443). For this section, responses were analyzed to identify resources that women have gained access to through SHGs that relate to the expansion of their ability to make choices.

The primary resource at stake for women participating in SHGs was money, in the form of savings and easily available credit. Access to this resource appeared to be very important to women; the story of being able to escape market lenders with high interest rates was repeated

again and again in interviews and focus groups. Increased access to money was often the first example given by women when asked about changes in their lives since becoming members. Though it could not be determined from interviews and focus groups whether access to this money entirely translated to control over it (the researcher was unable to reliably measure how much spending was actually done and controlled by women), women placed considerable emphasis on their own spending power. Responses regarding money often included reference to being able to buy desired goods such as new clothing. Shruti noted that she did not need her husband's permission to have and use money, indicating a degree of control (Dawar). Money was also spoken about explicitly in terms of power, indicating that women viewed money as an opening to some degree of increased choice. Meera specified that she now had the power of money, which influenced her position in her family (Ghosh).

It is also interesting to note, regarding money as a resource, that it appeared that most money given out in loans didn't necessarily translate into income generation or investment in entrepreneurship. Women mostly reported using money for expenses in their lives such as for household repairs or education fees for children. This fact shed doubt on the conception of SHGs as gateways to women's increased income generation, which is thought to contribute to women's changing roles in society. However, it was still evident that the access to credit through the SHGs contributed to women being able to escape a cycle of poverty that was being reinforced by the high-interest moneylenders. Indeed, the women at the cluster-level focus group even went so far as to identify SHGs as developing equality of money between families and increasing social mobility. As such, the availability of loans still appeared to play an important role in transforming certain aspects of women's statuses.

Thus, given the importance that women placed on money as a resource that freed them from the constrictions of greedy moneylenders in their lives, and as a source of income that could go towards expanding education and household quality of life, it appears that this resource was contributing to their empowerment by increasing their potential to make choices about spending and family welfare.

Another resource that had become available to women through the SHG was financial literacy. Women identified that being in the SHG helped them to learn about the importance of saving money as well as how to open a bank account and do other transactions. At the rural SHG meeting, women were encouraged by their NGO worker to open a bank account, and were promised help and support by the Bal Sakie. At the urban meeting, women discussed who would go to the bank that month and deposit money in the group's account. During meetings, women counted and handled money entirely themselves. Access to this kind of knowledge as a resource has potential for human agency, as it increases women's abilities to carry on these sorts of transactions in their own lives. Women also reported that their increased knowledge about financial transactions improved their confidence in handling other forms of public transactions, such as filing police reports. In this instance, the SHG appeared to be providing a valuable resource of financial literacy to women that increased their empowerment in both economic capacity and confidence to carry out other sorts of public transactions.

A third resource made accessible by SHG membership was group decision-making and support. At the cluster level, women were able to bring issues forward to the group to seek assistance and advice. At SHG meetings, women spoke about support within their groups, such as when members would assist one woman with financial or health problems in the cases of Divya and Ria. This degree of support and group cohesion was visible in women's behavior at

meetings; actions such as collectively answering for women during attendance and leaning on each other for support spoke to the network formed within the group. The potential for this resource of support to expand agency was evident as women at the cluster meeting formed action plans to address the various issues that they saw, including the problems of poor loan recovery and the locked gate. The NGO worker present at the meeting, who gave recommendations and helped to organize women to carry out plans, heavily facilitated this capacity for group decision-making. This resource of access to other women for help in decision-making and discussion appeared to increase women's capacity to come up with solutions to their various issues, and in doing so empowering a greater degree of choice.

Agency

The analysis of agency as a dimension of empowerment takes into account the ways in which individuals are able to make purposeful goals and act upon them. This is defined as a “power to,” or a positive agency to undertake action with meaning. Often this is measured in terms of decision-making power, however this is not a straightforward indicator due to hierarchies of decision-making responsibilities. Women are often delegated certain decision-making powers according to their roles as mothers and daughters, making it so that not all decision-making power implies empowerment (Kabeer 1999, 446). In this section, responses were analyzed to understand points where women expressed agency in their lives relating to their SHG membership.

One kind of agency expressed by women was in the form of collective action that their group had taken—a demonstration of power in the form of “power with,” as the group was able

to express agency collectively. Examples of this were given frequently in the urban SHG meeting. The stories told about confronting the Public Works Department over the obstructing construction in the community, confronting the government store for reduced rate grain, and seeking police action for domestic violence incidents were all relevant to this “power with.” In these stories, women had identified their own interests through discussions at the SHG meeting, and were then able to act upon them through the strength and support that they gained from one another. Women were able to find success in meeting their goals, demonstrating a degree of effective agency in their communities. This was also the case for the women at the cluster level, who planned to address issues such as women not paying back loans through collective action of the cluster group. In the rural SHG, though no stories were explicitly given of collective action, women were observed to be collectively bringing their complaints to the government official in their discussion about school attendance. By being collectively present at the meeting, women were able to have the discussion with the government official, and present their arguments strongly. The potential of the SHG for facilitating this “power with” as a route to agency in the form of community changes through collective action was clearly seen in these instances.

Another less direct indicator of women’s agency was their expression of voice in meetings. Throughout all of the observed meetings, women’s voices were often loud and confident. This happened not only when they talked and joked with one another, but also as they addressed the different men that might be present at the meeting. Men present could include an NGO worker, an interpreter, a husband, or men passing by on the street. Meera described her “gift of gab” often in a joking tone, but it was seriously evident that her capacity to speak up in this setting was very important. The ability to speak and advocate can be a key contributing factor for the ability to have agency in choice. It is important to note that this study was not able

to directly observe how these confident voices operated outside of the safe space of the SHG. The instance of the women at the cluster level only feeling comfortable uncovering their heads when the man from their community was asked to leave demonstrates that women may act one way in the safety of meetings and another out in the community. It cannot be assumed that the confident behavior exhibited in meetings immediately translates into similar behavior outside of meetings. However, it is still relevant to note the presence of these confident voices as indicative of great potential. SHGs thus facilitated this growth of voices that could be employed by women as agents.

A third and highly emphasized type of agency that SHG members described was the ability to leave the house at their will. At the urban SHG meeting, all women interviewed gave this as an example (sometimes on more than one occasion) of an important change not only in their lives, but also in their community at large. Whereas in the past women been barred from leaving the house by their husbands, they had since gained the autonomy to leave the house if they wanted to. This increase in agency was continuously attributed to SHG membership—from attending meetings and gaining financial independence, as well as from gaining confidence. Women at the cluster level identified that they no longer had to answer questions about their movement out of the house, increasing their freedom of mobility. The importance of this form of agency cannot be understated (and it was not, by the women describing it). The ability to control ones own mobility can open doors to further increases in agency as women have the capability to execute their goals outside of the house.

Achievements

The analysis of achievements as a dimension of empowerment seeks to examine manifestation of increased agency into different indicators of empowerment. This dimension is diffuse and complex, and relies upon a certain amount of the researcher's discretion to understand what those indicators are. Kabeer identifies that achievements relevant to women's empowerment are those that testify to women's "greater efficacy as agents of transformation" (Kabeer 1999, 451). For this section, responses were analyzed for evidence of achievements that indicated women's ability to transform their community as a component of their own empowerment.

One observable achievement encompassing many of the women's responses is an increase in awareness around gender issues. Women spoke in interviews and focus groups about gaining awareness through their group discussions regarding different issues in their community. These issues included the importance of education of children, the observation of purdah, the issues of female feticide and infanticide, and the empowerment of the female child in the household, all of which were examples given by women as social issues discussed in the past at the urban SHG meeting. At the cluster level, the NGO worker facilitated several conversations about gender, prompting women to discuss fair treatment of daughters in law, and how to raise boys and girls equally. All of these topics have the potential to affect the lives of girls in the community—from understanding the need for education of girls, to promoting fairer treatment of daughters in law, to providing an equal share of resources to girl children. There was, however, an observable limitation to the achievement of the discussion about mothers in law and daughters in law, which was that the conversation was largely dominated by older women in the group,

leaving younger women silent. This made it so that even within this discussion, age hierarchy among women was being reinforced and reinstated. This can be taken as evidence for the limited transformative capacity of these discussions when operating within intra-women power structures. Unfortunately it was not within the scope of this study to measure to what extent these achievements of awareness translated into actual changes in the community; however, the act of consciousness-raising and communal discussions over such issues can be considered an achievement in itself.

A second apparent achievement is a reported increase in confidence level among the women. At the urban SHG meeting, women spoke repeatedly of increased confidence in different contexts, including the ability to leave the house, ability to carry out transactions, and the ability to speak up. In the rural setting, the example given in the focus group of a change in the community that “women can sit with men now” was also evidence of their increased confidence. This increased confidence, particularly when bolstered with the potential of collective power through group membership, brings high potential for women to act as transformative agents in their community. Once more, the study was not able to measure the extent to which this confidence operated in such a transformative way in the larger community, but it was evident from women’s stories of successful confrontations that they had gained some degree of efficacy through that confidence.

A third notable achievement was the emphasis placed on collective action taken against instances of domestic violence in the community. Not only is this indicative of increased agency, as noted in the previous section, but it is also evidence of an achieved shift in mindset over the fault and responsibility of domestic violence. Women spoke about “educating” abusers as to why domestic violence is wrong, indicating that women were acting as instigators in changing

community opinions on domestic violence. This could potentially contribute to the removal of stigma and secrecy that often accompanies domestic violence, empowering women to be able to take action against abuse in their homes.

At the cluster level, achievements of the women were pointed out by the NGO worker in the form of public works projects that they had successfully advocated for. Through the women identifying needs in their community and expressing their collective agency, they were able to instigate positive changes in their neighborhoods.

CONCLUSION

Before presenting the conclusions drawn from this paper's analysis, it is important to once more keep in mind the limited scope of this study. The data collected represents a small glimpse into the lives of women, molded by their own perspectives as well as those of the researcher. The study relies upon the accounts of women as representations of their own conditions, but acknowledges that those accounts could not be corroborated by data collected from the community at large. Thus, the understanding that this study can draw of SHGs and empowerment is entirely in terms of potentials, taken from the stories and representations provided by members.

With that framework presented, the results from this study can reasonably indicate that SHGs operating under Seva Mandir do present many potentials for the empowerment of women. Responses from women indicated that their participation in SHGs contributed to transformations in their lives that related to empowerment along all three recognized dimensions of resources, agency and achievements. That is, SHGs facilitated new access to meaningful resources, provided opportunities for the expression of agency, and delivered demonstrations of achievements of that agency.

These potentials can almost all be attributed to two key features of the SHG model: access to money, and access to collective support. These two specific aspects of the SHG mechanism contributed repeatedly to multiple dimensions of women's reported transformations. Through access to money and credit, women spoke of the expansion of their agency and improvement in their status in the eyes of their family and community. The concept of the "power of money" was highly tangible in responses, as increased spending power not only freed

women from the grasp of market moneylenders holding them hostage with high interest rates, but also earned them higher respect in their families and communities. The collective support dimension of SHGs contributed to women's expansion of choice and agency in their communities through multiple avenues. The group environment provided a platform for community and personal issues to be raised and discussed, and through the power of collective action, women were frequently able to achieve their goals of conflict resolution and change. Women also spoke of gaining confidence speaking, trust in one another, and awareness around certain gender issues all from the process of attending meetings and participating in discussion. In this way, specific aspects of the SHG model directly contributed to women's self-described transformation that fit within empowerment frameworks.

The potentials presented by SHGs for empowerment were not without limits and constraints. One limitation on the empowering potential of SHGs that was evident in meetings was the persistence of intra-women hierarchies within groups. This was particularly evident in the cluster meeting, when a continued hierarchy based on age and status as a mother in law among the women governed the dynamics of the meeting. The persistence of that hierarchy presented a constraint on the empowering potential of the SHG as certain women were silenced and excluded from the process of discussing social issues relevant to their own lives. If SHGs are not capable of addressing power differentials operating within their own groups, then their efficacy of changing larger power structures will be stunted. The power of collective discussion and decision-making is severely limited if not all members are able to participate equally in the discourse.

Regarding the larger theoretical question posed in the introduction, as to whether or not SHGs are effective mechanisms for instituting large-scale shifts in power structures as opposed

to just promoting individual senses of empowerment, this study cannot provide a definite answer. From what was observed in women's attitudes and responses, it did appear that there was a high potential for women to not only be taking action in their communities, but also to come together to discuss and further understand the realities of their world, realities that could potentially come to be understood as manifestations of larger systemic oppression mechanisms. To this end, SHGs did appear to be equipped to provide a useful platform for women's collective consciousness-raising and action on a community and societal level. This provides a hopeful picture for the potential of SHGs to go beyond a diluted notion of empowerment, and to spark greater changes in power dynamics along lines of gender for women in these communities.

RECOMMENDATIONS FOR FURTHER STUDY

Additional research is needed in this field to better understand how the empowerment potentials documented in this study can actually translate into communities where SHGs operate. Larger scale studies may be better suited to measuring the empowering effects of SHGs on women and their environments. These studies should consider taking a longitudinal approach, in order to examine empowerment as a process. Observing SHG meetings over time will provide a more in depth understanding of changes than can be gained from only interviewing women once to hear their recollections of events.

Future studies will also benefit from engaging with different stakeholders in the community beyond the women directly involved in the SHG, in order to gain a better understanding of SHGs' larger empowerment potentials. These stakeholders might include community leaders, community members not involved in the SHG, and men related to SHG members (i.e. husbands, fathers, etc.) Engaging with these stakeholders will provide a more holistic view of SHGs' empowerment effects on the community level.

Research on this topic in the future may also wish to compare SHG models as implemented by different NGOs, since SHGs vary in their structure. It would be useful to understand how the amount of NGO participation in the facilitation of SHGs contributes to the empowerment of participating members.

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APPENDIX

A. Interview Questionnaire

1. Name?
2. Age?
3. Education level?
4. Number of children?
5. How long have you been a member of this SHG?
6. How many loans have you received from the SHG?
7. What did you use your loans for?
8. What do you usually do at SHG meetings?
9. Please tell me about any changes in your life since becoming a member of the SHG.
10. What knowledge or assets have you gained from being a member?
11. How has your community changed since becoming a member?
12. Please talk about any changes in your leadership skills since becoming an SHG member.
13. Please talk about any changes in your role in the household since becoming an SHG member.

B. Accountant Questionnaire

1. Name?
2. Age?
3. Education?
4. Number of Children?
5. How long have you been the accountant for this group?
6. What types of things do women typically use loans for?
7. What kinds of social issues do women talk about at meetings?
8. Have there been any problems with SHG functioning that you have seen?

C. Focus Group Questionnaire

1. Please talk about any changes in your life since joining the SHG.
2. What are assets or knowledge you have gained from being in the SHG?
3. How has your community changed since you joined the SHG?
4. What kinds of social issues have you discussed at the SHG?