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Thesis Submission

GRASSROOTS WOMEN'S ORGANIZATIONS IN RURAL INDIA: PROMOTING SOCIAL CHANGE THROUGH
SELF-HELP GROUPS

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Abstract

Development work focused on gender equality usually concentrates on easily measurable practical needs, but rarely on structural change and social justice. The purpose of the present research is to analyze a women's grassroots organization's (MBUP) role in promoting social change through Self-help groups, a medium commonly used to give women access to credit. The analysis explores how collective action can bring about structural change to oppressive gender norms. Drawing on a power-conscious feminist approach, the study involves 32 in depth qualitative interviews. The findings show that MBUP is promoting social change and women's rights in certain ways, namely in creating social awareness in women, access to information for women, and active citizenship in women. However, the organization is limited in encouraging systemic change through the promotion of collective struggle. Moreover, while the organization is inclusive and displays diversity in the entirety of its structure, its critical introspection remains limited.

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Acronyms and Glossary

Bhandara: check dam

BOD: Board of Directors

CBO: Community Based Organization

FPO: family planning operation (*salpingectomy*: surgical removal of the fallopian tubes)

MBUP: Mata Balak Uthkarsha Pratishtan (Mother Child Development Center)

MFI: Microfinance Institution

OBC: Other Backward Caste (government category for historically disadvantaged castes)

Panchayat: Panchayat Raj Institutions (commonly referred to as 'Panchayat') are village level governance bodies which have had a 1/3 reservation for women since 1997.

Saguna: local SHG manager

Sanghatika: regional SHG manager

SC: Scheduled Castes (government category for historically disadvantaged castes)

SHG: Self-Help Group

SHG women: SHG member, leaders, Sagunas, and Sanghatikas

SHPA: Self-Help Promotion Agency

SSA: Sex-Selective Abortion

ST: Scheduled Tribes (government category for historically disadvantaged tribes)

Taluka: Indian sub-district

1. INTRODUCTION

Although development work has come a long way in taking gender issues into consideration and making certain processes more participatory, oppressive gender norms remain essentially unquestioned and grassroots women's organizing is largely ignored, especially in the current context of development assistance. For example, while the Millennium Development Goals have 'empowering women' as an objective, the targets to measure this goal deal with an increase in resources (education, employment, and political participation) and are completely blind to the social relationships which determine access to these resources (Kabeer, 2005a). Increased access to resources is necessary, but without addressing and transforming the societal constructs and institutions that have traditionally denied women of this access, women's empowerment and gender equality initiatives cannot be sustainable (Rao & Kelleher, 2003). This research aims to explore the vibrancy and innovation of women's grassroots movements in transforming oppressive gender norms. I will do so through considering the case study of Mata Balak Utkarsha Prathishtan (MBUP), a grassroots women's organization in rural India with which I have previously collaborated. MBUP facilitates and nurtures approximately 250 self-help groups (SHGs), which are microfinance-savings groups in the Indian context.

My first encounter with MBUP happened mostly by chance in 2007, through an internship placement by a development and human rights summer school in Pune, India, during my undergraduate degree. The formal objective of my internship was to assist the grassroots organization in administering a survey of 100 high school students. However, I was involved with a variety of the organization's activities and got to speak to many SHG members informally. It was an inspiring experience that brought the education of my undergraduate international development program to life; I developed a situated understanding of poverty and of grassroots women's movements, on top of making many friendships. As I returned to Canada to conclude my undergraduate degree, I developed questions about MBUP's work in the larger development context, including how the

organization uses SHGs to mobilize women to challenge oppressive gender norms and how other development initiatives could adopt this approach. I decided to pursue graduate studies to answer these questions, but became confused about my role as a Northern researcher in the process. This led me to critical consideration of my positioning and I eventually adopted a reflexive, power conscious feminist approach. When I contacted the organization's director to see if her organization would be willing to cooperate for my graduate research project, she was flattered and impressed that my project was approved to study MBUP.

The vibrancy of the rural women I encountered also inspired me to get involved in my own grassroots activism. In 2009, I co-founded a young feminist collective involved in consciousness-raising activities, networking, and event planning. While there are uncountable differences between my activism and that of the women involved in MBUP, I have a profound respect and appreciation for their work, especially considering the difficult context in which they are situated. While I adopt a critical approach in my research, this does not discount the dynamism of the women I have met and the important work that they do.

Microfinance and savings groups have become popular as poverty reduction strategies (e.g. Morrison et al. 2007). These initiatives provide access to credit to groups of 10-20 economically poor people through their collective capital. The loans are usually given to women, since they are considered to have higher repayment rates (e.g. Yunus, 2003; World Bank 2001). Critics of such initiatives point to the wrongful portrayal of these groups as a panacea to all development problems and that necessary complementary investments in physical and social infrastructure are lacking (e.g. Batliwala and Dhanraj (2007), Sharma (2006), Hofmann and Gnanou (2004), Fernando (2006)). In comparison to these critiques, relatively little attention has been given to the potential of microfinance-savings groups in promoting social change (Mayoux, 2002).

SHGs can be directly linked to a bank or can be mediated by a non-governmental organization (NGO). As other NGOs do, Mata Balak formally facilitates

the bank's linkage to SHGs; after the first linkage to a bank, SHGs become self-sufficient in accounting. Unlike most microfinance initiatives however, Mata Balak also involves consciousness-raising activities, health initiatives, various training programs, and opportunities for community action in the SHGs it facilitates and nurtures.

Recognizing that social change is a long-term, non-linear, and complex process that encompasses the modification of values, attitudes, laws, and policies, my research will focus on the transformation of informal institutions. Borrowing from North (1990) and Kabeer & Subrahmanian (1996), Rao & Kelleher (2005) define informal institutions as "individual consciousness and informal cultural norms" (p.60). Gita Sen (2006) similarly defines informal institutions as "social norms that represent evolved practices with stable rules of behavior that are outside the formal system" (p.52). The emphasis is on informal institutions since this dimension is usually neglected in development research, which generally focuses on formal institutions such as laws, policies, and access to resources. The informal institutions that are studied in the present research include harmful norms such as oppressive marriage customs (e.g. child marriage, sex-selective abortions, and domestic violence), the neglect of girl children (through exclusion from education, healthcare, and proper nutrition), and absence of women from the public sphere (lack of mobility, lack of participation in community). While most Indian women live through these latter informal institutions, their intersectional identities (influenced by their other identities and circumstances: e.g. class, caste, religion, location, life-cycle status, marital status, sexual orientation, (dis)ability, etc.) necessarily shape their experience of them. The diversity of women will be addressed throughout the research process.

Transformation of individual consciousness is a necessary but insufficient condition to work toward changing gender norms more systemically. Women's agency and collective action are integral in this regard. While keeping other aspects of microfinance/savings groups in mind, the focus of this research will be on their capacity of forming a network of women working towards a more gender equitable

environment. This will allow me to explore the question:

How does a grassroots women's organization working for social justice use the network of Self-help groups¹ (SHGs) to mobilize women to transform informal institutions and practices such as oppressive marriage customs, the neglect of the girl child, and women's invisibility in the public sphere?

To this end, I returned to rural Maharashtra, India to work with a grassroots women's organization (Mata Balak, MBUP) that is actively involved in facilitating and nurturing 250 SHGs (with approximately 4000 women involved). Although not the purpose of my visit, during my previous work with the organization in the summer of 2007, I had the opportunity to observe and participate in their various events, and informally interview a few SHG leaders, union leaders, and members that were introduced to me. This allowed me to perceive some indicators of fundamental social change, such as mothers refusing dowry from their sons' wives, the promotion of girls' education and healthcare, and women collectively taking various forms of community action or involvement². These preliminary indicators were validated and expanded through women's responses in the open-ended interviews of my thesis.

Individual change can become systemic if women feel a sense of solidarity with other women, extending a personal change in attitudes to a collective sense of oppression and a collective sense of possibilities for change. As Kabeer (1994, p.253) states: "recognition of the shared aspects of subordination points to its *collectively enforced* and therefore *collectively changeable* character and forms the basis for strategies for change".

While I got a general idea of some informal institutional change that was happening during my previous experience with the organization, my interviews were very limited and I did not speak to many group members directly. To determine whether women's involvement in SHGs is changing oppressive gender

¹ Savings/microcredit groups in the Indian context

² Such as a group of women building a check dam to channel rainwater into village wells, initiating anti-liquor campaigns, and organizing against domestic violence.

norms, I will consistently explore MBUP's implication in such groups and systematically obtain group members' points of view about their participation in SHGs and the perceived changes in their lives. If change is not occurring, it will be important to determine the obstacles so that Mata Balak can address them in its programming.

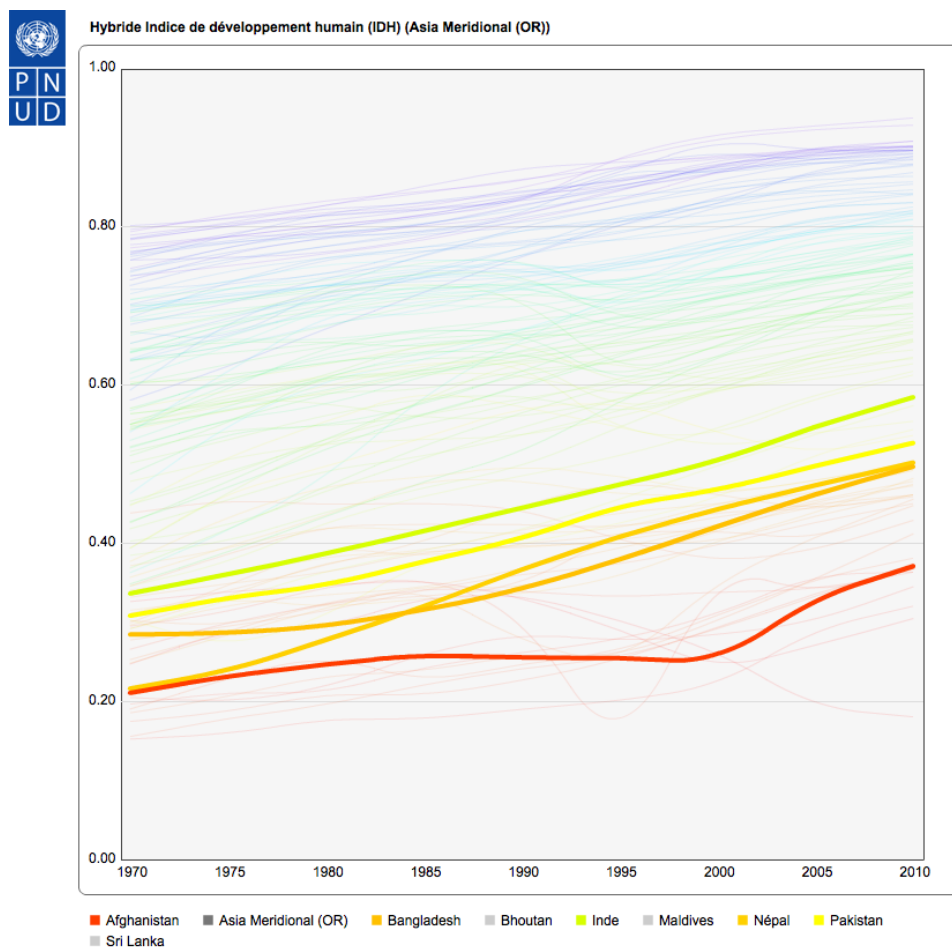
In many parts of rural India, gender norms are quite oppressive to women and need to be addressed. Among some indicators are: widespread illiteracy among women, the overall neglect of daughters (healthcare, nutrition, education), sex-selective abortions, child marriage, dowry deaths, very low population rates of women vs. men, high rates of violence against women, and the casting out of widows.

1.1 Rural India: Status of women and layers of disadvantage

With regular high economic growth rates of six to nine per cent per year within the last five years, India is a booming economy (World Bank, 2010). The country also has a very strong middle class (estimated at 200 million) to support this growth. Furthermore, India's Human Development Index has been steadily rising in recent decades and is qualified as having a 'medium human development' (Figure 1.1) (UNDP, 2008). Despite these promising facts, 37 per cent of India's population lives below the poverty line, which accounts for one-third of the world's poor, or 400 million people (ibid). Moreover, gender, caste, religion, and distance from the urban and rural centres are important variables that often exacerbate disadvantage, further affecting access to basic services such as health and education and contributing to social stigma.

Figure 1.1 Human Development Index : South Asia and the World

<http://hdr.undp.org/fr/statistiques/>



The Hindu caste system is pervasive throughout India and divides people into a hierarchy of social categories that dictate their respective jobs and societal roles, marriage and religious rites as well as other customs. While the system is of Hindu tradition, caste still informs the social organization of other religious groups in India, including Muslims, Christians, and Buddhists (Iyer, 2008). Generally people remain in the same caste categories for generations, although there may be some subcaste mobility and economic class mobility in the cities (Adeney and Wyatt, 2010). People from lower castes (often called 'Untouchables' or Dalits) have been referred to as 'polluted' and have been prohibited to go to certain temples, wells, or other public places, and are sometimes confined to outskirts of villages. This segregation persists but has changed in some areas through Indian affirmative

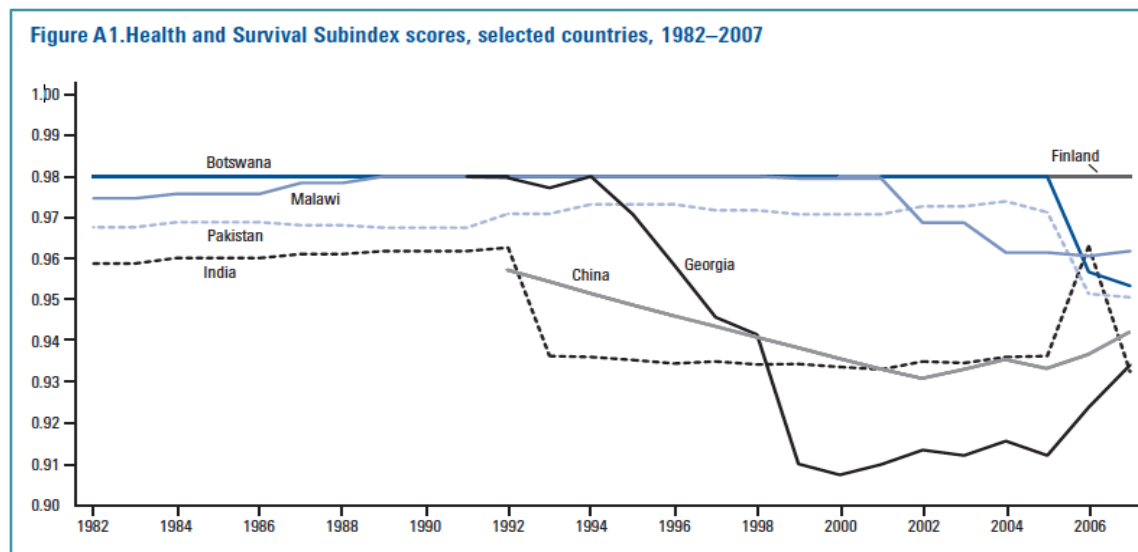
action and social programs as well as through lower caste social movements (ibid). The Indian government has identified groups of disadvantaged castes under the categories of 'scheduled caste' (SC), 'scheduled tribe' (ST), and 'other backward caste' (OBC) for these affirmative action measures, namely for government jobs and positions in local politics, as well as state-specific incentives to promote the education of these groups. The affirmative action measures also exist to encourage women to occupy the aforementioned positions given their marginal role in Indian society.

The undervaluing of women becomes startlingly evident when looking at the sex ratio of the population, i.e. the number of women with respect to men in India. The subcontinent has an average of 940 women for every 1000 men (2011 Indian Census), which ranks it 126th out of 128 countries studied by the World Economic Forum in the Health and Survival Sub-index of the Gender Gap Index (2007, Figure 1.2). With its population of approximately 1.16 billion (World Bank Development Indicators, 2009), we can estimate that there are 69 million missing women in the country³. However, according to Jha et al (2011), the trend of missing women is not improving and the sex ratio trends of children zero to six years of age are more troubling.

³ For every 1000 men, there are 940 women that are unaccounted for. This gives a proportion of 0.06 missing women with respect to men.
 $0.06 \times 1\,160\,000\,000 = 69\,600\,000$ 'missing' women

Figure 1.2. Gender Gap Index : Health and Survival

<http://www.weforum.org/reports/global-gender-gap-report-2007-0>



Two of the richest Indian states, Haryana and Punjab, have among the most unbalanced female to male ratios in the country, with 877 women per 1000 men and 893 women per thousand men respectively (India Census, 2011). This illustrates that economic growth alone cannot change culturally engrained sexist attitudes and practices. Although the state of Maharashtra's adult sex ratio has very slightly increased from 2001 to 2011 (922 to 925 women per thousand men), the state's child sex ratio (0 to 6 years of age) trend is disconcerting. According to the 2011 Indian census, Maharashtra's child sex ratio has decreased from 913 to 883 females per 1000 males in the last 10 years, putting it in the bottom five states for this statistic. This implies that sex-selective abortions are increasing at an alarming rate. In fact, figure 1.3 shows how this unsettling trend is sweeping the nation (Jha et al, 2011). In their comprehensive study, Jha et al (2011) estimate that the number of sex selective abortions for girls increased from 0 to 2.0 million in the 1980s, to 1.2 to 3.6 million in the 1990s to finally 3.1 to 6.0 million in the 2000s, totalling approximately 4.2 to 12.1 million SSAs from 1980-2010 (ibid).

Figure 1.3. Trends in Sex-selective Abortions 2001-2011 (Jha et al, 2011)

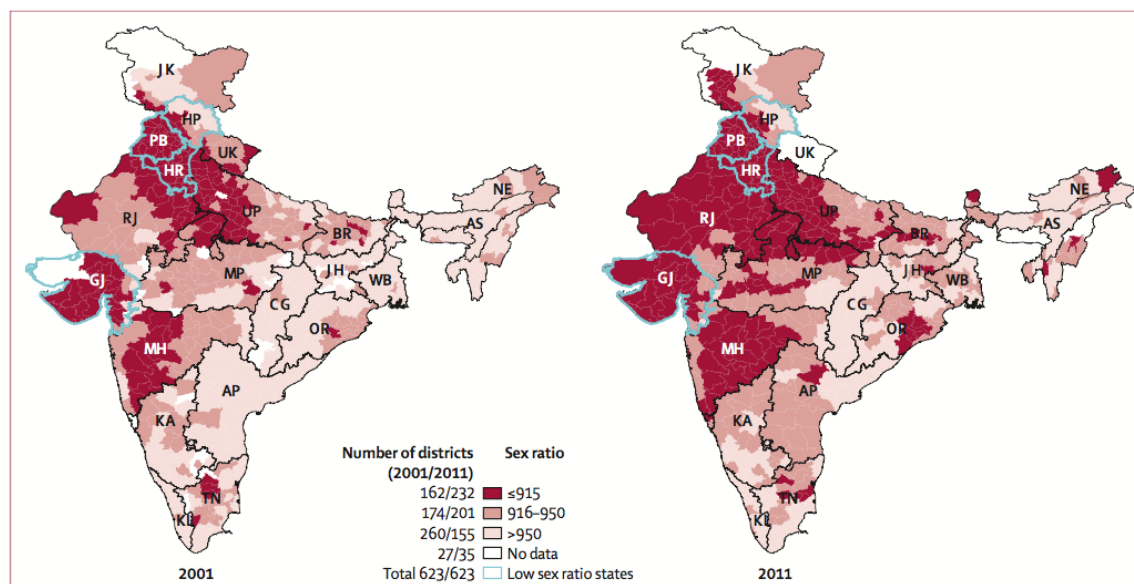


Figure 3: Child sex ratio of girls to boys at ages 0-6 years in 2001 and 2011, by district

Of the 623 districts, data were available for 596 in the 2001 census and 588 in the 2011 census. The blue highlighted states are Gujarat, Haryana, Himachal Pradesh, and Punjab, which have shown consistently lower child sex ratios at ages 0-6 years in the last three censuses. State names are Andhra Pradesh (AP); Assam (AS); Bihar (BR); Chattisgarh (CG); Gujarat (GJ); Haryana (HR); Himachal Pradesh (HP); Jammu and Kashmir (JK); Jharkhand (JH); Karnataka (KA); Kerala (KL); Maharashtra (MH); Orissa (OR); Punjab (PB); Rajasthan (RJ); Tamil Nadu (TN); Uttarakhand (UK); Uttar Pradesh (UP); West Bengal (WB); and Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura (collectively NE).

The discrepancy in female population is not coincidental. The importance of having a son is very apparent in Indian society. Sex selective abortions are commonplace, women and girls receive less nutrition, less health care, are sent to school less, and less encouraged with their studies. In fact, the country's ratio of men to women having a high school education is among the lowest in the world (UNDP, 2009, Figure 1.4). The dropout rate of girls is also very high, which is exacerbated by caste divisions (figure 1.5). In 2008, while 41.3% of all girls were dropped out of or were never sent to elementary school, the figure was 62.3% for girls of Scheduled Tribes. The same study found that 57.3 percent of all girls were either dropped out of secondary school or never enrolled, and that number rose to 78.0% for girls of Scheduled Tribes. The intersection of gender and caste creates an extremely marked deprivation. Often, the eldest daughter is taken out of school to look after other children in her household as well as the family farm. She is also removed from school to be married.

Figure 1.4 Ratio of women to men having completed high school (UNDP)

<http://hdr.undp.org/en/data/map/>

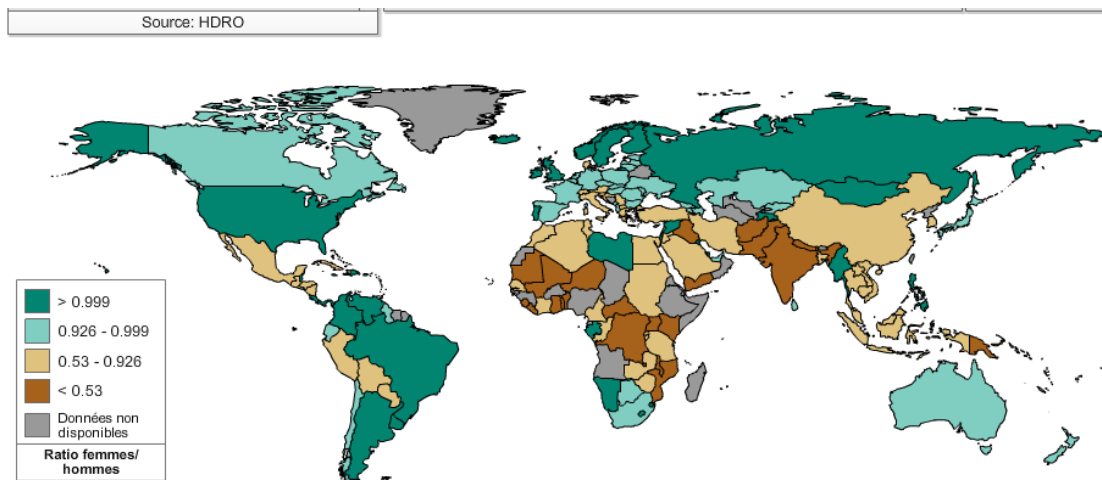


Figure 1.5. Drop Out Rates by Gender and Social Groups in 2007-2008

Compiled from: Ministry of Human Resource Development. Selected Educational Statistics 2007-08.

<http://www.educationforallinindia.com/selected-education-statistics-2007-08-MHRD.pdf>

Drop out Rates by Gender and Social Groups in 2007-08

Level (grades)	All Girls	SC(Scheduled Caste) girls	ST (Scheduled Tribe)girls
Primary (1-5)	24.41	24.52	31.68
Elementary (1-8)	41.34	51.12	62.31
Secondary (1-10)	57.33	68.90	77.97

The Indian government has introduced a school meal program in state-run and state-assisted elementary schools across the country that provides elementary school students with a lunch, giving parents an incentive to send children to school. In Maharashtra, there are also other programs to incite families from disadvantaged backgrounds to send their children to secondary school, specifically girls, by providing these children with uniforms, books, and a bus pass. However, girls from disadvantaged backgrounds are often still deprived of an education and these incentives do not always work due to engrained attitudes about the education, role,

and mobility of girls. The enrolment rate is increasing significantly (61% in 2008 versus 52% in 2000), just as the average duration of schooling which is 4.4 years (PNUD, 2010). Despite this growth, it is still necessary to educate the population about the necessity of sending their children to school, especially for girls. This can be done in partnership with civil society in changing deeply held attitudes about girl education.

In 2006, 45% of women were married before the age of 18, and 42% of women had their first child before 20 years old (Moore et al, 2009). This situation changed marginally from 13 years prior when the corresponding proportions were 50% and 49% respectively (ibid). Early marriage for girls often deprives them of an education.

Many women and adolescent girls do not have access to contraception, family planning, or knowledge on their reproductive health (which is especially true for unmarried adolescents and young women from rural areas). India has a history of mass forced sterilizations during the state of emergency when democracy was suspended in the mid seventies. However, Connelly (2006) argues that India's coercive population control has older roots than the emergency period and was heavily influenced by the international donor community, which threatened to withhold food and monetary aid. While the country's 'population control' has evolved into a 'family planning strategy', the current most popular form of family planning is women's sterilization, leading to non-spacing of births (Véron et al, 2008). In fact, family planning is often synonymous with women's sterilization, with the method accounting for 77% of those using modern contraception in 2005-2006 (National Family Health Planning Survey, 2005-06). In the same study (which interviewed approximately 100,000 women and men in 10 states), 66% of Indian women aged 15-49 were sterilized (increasing from previous decades), 77% of which had never used another form of contraception (ibid). Although these family planning measures are not explicitly coercive, the data calls into question women's 'choice' on their reproductive health and if alternatives to sterilization are actually available.

In an effort to encourage families to have daughters and not to have repeated pregnancies until they have a boy, financial compensation is provided in some states to women who get sterilization after they have only girl children. While these incentives can be seen as neo-Malthusian, especially given India's family planning policy history, they can also be seen as a way to promote the valuing of girls.

Early pregnancy puts both mother and child at risk. Maternal mortality is also quite common in India, especially in remote rural areas, where access to health care and skilled birth attendants is scarce. The maternal mortality rate is among the highest in the world, with 540 mothers dying for every 100,000 live births (UNDP, 2010). In 2006, only 47% of births were attended by a trained nurse or midwife, although regional and urban/rural variations are significant (UNICEF, 2009).

The strong marriage customs active in many parts of the country, such as dowry, patrilocal residence, patrilineal inheritance, and old-age social security as the son's responsibility are related to the general undervaluing of women and girl children (Agarwal, 1997). The birth of a son is celebrated, while the birth of a daughter is met with silence. The birth of a boy is promising because he will bring wealth into the family through earnings and a dowry, and is seen as being able to provide for his parents in their old age (which is significant in a country that does not have extensive social security).

Whether women are married early or not, the institution of dowry has been the cause of much violence against women. Although the giving of dowry is illegal in India, defined as "any property or valuable security given or agreed to be given, directly or indirectly" by the Dowry Prohibition Act (1961), enforcement of this law is virtually non-existent (Rastogi and Therly, 2006). While dowry began as a North Indian and an upper caste custom in other parts of India, it has permeated most regions, classes, and castes in recent decades (Srinivasan and Bedi, 2007). Real dowry payments keep rising steadily, and are estimated at seven times a family's annual income in parts of Karnataka state which borders Maharashtra (Srinivasan,

2005). The massive cost related to dowry and by extension to having a daughter contributes significantly to the devaluing of girls. Families see raising their daughters as 'watering their neighbours' gardens', since they lose connection with them after marriage and since daughters will not be taking care of their parents in their old age.

Dowry violence is a common occurrence and usually begins after marriage. A dowry payment is made before the marriage, but the husband's family often tries to extract more money or valuables through threats of or actual violence toward the new wife, many times for years after the marriage. The wife is sometimes sent home to her parents if they do not provide more dowry, something that is culturally embarrassing for her family. Parents, therefore, often implicitly and explicitly urge daughters to go back to their violent marriages and endure the suffering silently. This violence does not only come from the husband; often the wife's mother-in-law and sisters-in-law also participate significantly (Rastogi and Therly, 2006). Data on dowry violence and deaths are difficult to obtain, given that people rarely speak about it. Sanghavi et al. (2009) estimate that 65% of fire-related deaths in 2001, (106 000), were women, and the vast majority being of the 15-34 age group. The authors approximate that six times as many of fire-related deaths occurred than were reported and attribute the deaths to dowry disputes (ibid).

The casting out of widows and single women, and the scarcity of job opportunities for them (especially in rural areas) emphasizes the need for women to stay in their married relationships, no matter how abusive, and also reinforces the need to have sons to ensure women's social security in the future (Drèze and Sen, 2002). These oppressive gender norms need to be addressed and women's agency and collective action are critical in this respect (e.g. Kabeer(1994, 2005b), Drèze and Sen, (2002). Aside from formal change such as legal reform and availability of services, informal cultural change is needed to truly transform these engrained practices, and this change needs to begin at the grassroots. I propose that MBUP acts as a catalyst for this action through its presence and work in the community, as well as through its facilitation and nurturing of SHGs.

1.2 Mata Balak Utkarsha Pratishthan and its Rural Context

The sub-district of Sangola taluka in Solapur district, Maharashtra state, has a population of 300 000 people in 40 villages, while Sangola town has a population of 28 000 (figure 1.6) (Census of India, 2001). The economy of the region is based on agriculture and cotton factories. Given the zone's susceptibility to drought and its agriculture-based economy, household incomes are very limited and volatile.

Figure 1.6 Maharashtra state and Solapur district
www.mapsofindia.com



The most common types of housing in the rural area are straw huts, and stone and brick constructions with precarious roofs made from sheets of metal. More affluent populations have multi-story stone constructions with very secure roofs. Sanitation systems are in a dire state, with 90% of people not having bathrooms or latrines in their homes and public bathrooms being quite unsanitary. Water is often contaminated, specifically during rainy season.

Mata Balak is an all-women's grassroots organization founded in 1979 in Sangola town, as a reaction to the suspension of democracy and state of emergency that was declared by Indira Gandhi. The organization is located in the draught-

prone region of Sangola subdistrict. Its three main goals have always been to “create awareness among women, to prevent atrocities from happening to them, and to help them in crisis situations”⁴. Since its inception, the women of Mata Balak have managed to promote education, health, and awareness among women of the subdistrict, promoting a holistic development. MBUP’s Family Counselling Center, legal aid clinic, and mobile health clinic have helped many women in distress. Since 1995, MBUP has been using the network of SHGs to reach out to women of 22 surrounding villages in their taluka. Approximately 4000 women are involved with their 250 SHGs. The organization has received funding for their SHG program from NABARD, the Indian Agricultural Development Bank, for 10 years but otherwise the organization has mostly private funders (wealthy families from the area).

We now turn to the literature review to discuss the debates on the international development funding context for women’s rights, on microfinance, and on women’s grassroots movements. The theoretical and epistemological frameworks further explain the Rao and Kelleher model of social change as well as outline my reflexive power-conscious feminist approach. The methodology section exposes my data collection methods of in-depth interviews and participant observation, as well as my sample selection and methodological challenges. Subsequently in the Data Analysis chapter, I present my findings based on individual informal change and systemic informal change. The conclusion provides possibilities for MBUP to consider as well as suggestions for further research.

⁴ Mata Balak Utkarsha Pratishthan. Annual Report 2006-2007. Sangola, Solapur, Maharashtra, India.

2. LITERATURE REVIEW

Microfinance initiatives and Self Help Groups (SHGs) are often portrayed as a conduit to economic (and therefore overall) empowerment and a panacea to development problems (e.g. World Bank, 2007; Rogaly 1996). Some feminist critics have exposed such groups as actually exploiting women and facilitating the retrenchment of the state (e.g. Batliwala and Dhanraj, 2007; Sharma, 2006; Hofmann and Gnanou, 2004; Goetz & Gupta, 1996). However, there is far less emphasis on the potential of SHGs in acting as consciousness-raising, alternative spaces for women to challenge their normalized conceptions of gender, and promote their rights. Likewise, little is known about the specific experiences of women's grassroots organizations and their potential to transform gender roles.

Pertaining to women's grassroots organizations and their ability to promote change through the SHG network, this literature review will address three areas of relevant research: current international development funding environment for women's rights, self-help groups in the Indian context, and grassroots women's organizations and movements.

2.1 Current Development and Funding Context for Women's Grassroots Organizing

New aid modalities and trends in so-called 'aid effectiveness' have driven donor institutions and policies to push efficiency, direct more funds to governments rather than NGOs, and target larger organizations as recipients of aid. This has led to the general decrease in funding to local organizations, especially to women's organizations working toward social transformation (AWID, 2006). It is also getting increasingly difficult to make the case for promoting gender equality within many donor countries, Canada being one of them (Informal CSO Working Group on Women's Rights, 2009). Paradoxically, the Canadian International Development Agency (CIDA) adopted a strong Gender Equality Policy in 1999 and was seen as a leader in the field among donor countries; however, the gap between CIDA's Gender Equality Policy and its implementation is troubling (Informal CSO working Group on

Women's Rights, 2009; CIDA, Performance and Knowledge Management Branch, 2007). Moreover, Batliwala (2008) notes that donor sources have increasingly been turning away from transformative, long-term strategies to social change, toward supporting strategies that simply reproduce the status quo, such as focusing solely on maternal health instead of the sexual and reproductive health of adolescents, and focusing on women's access to resources instead of their control over them.

In order to truly 'empower women', as the third Millennium Development Goal professes, sustained multi-year funding is needed for women's organizations (AWID, 2006). As Kabeer (2003) argues, building the collective capacity "of women in all spheres of life to participate and to hold authorities accountable, is [the] only basis on which the world's policy makers can keep the promises that they have made on the issue of gender equality"(p.23).

While the concept of 'gender equality' is used in international development discourse to denote a change in women's status, the term is depoliticized and does not necessarily imply profound societal change. In contrast, *gender justice* can be understood as a process or a means by which women's historical subordination to men is redressed by challenging and changing the way gender norms perpetuate injustice (Oxfam Canada, 2009; Goetz 2007). The concept of gender justice implicitly promotes the idea that women and men are actors challenging forms of social exclusion linked to social, economic, and political inequalities. Mukhopadhyay (2007) paraphrases Anne Marie Goetz:

...the term 'gender justice' is increasingly used by activists and academics because of the growing concern and realization that terms like 'gender equality' or 'gender mainstreaming' have failed to communicate, or provide redress for, the ongoing gender-based injustices from which women suffer.

Also common in international development discourse is the concept of "empowerment", which has been used by many actors in the development discourse in various and sometimes contradictory ways, making it an increasingly vague term (Kumar, 2006). When this concept was first incorporated in the international

development jargon at the beginning of the 1980s, it was used to refer to alternative development practices with a focus on transformative grassroots movements (Batliwala, 2007). More recently, it has been adopted by mainstream development to improve productivity of the status quo rather than to promote social transformation (Parpart et al, 2002).

Kabeer (2005a) also argues that the third Millennium Development Goal meant to 'empower women' does not address changing the institutions that sustain women in subordinate positions. Accordingly, Parpart et al. (2006) emphasize the fact that we cannot isolate 'empowerment' from the institutions that structure and constrain women's lives. Moreover, Hoffmann and Gnanou (2004) outline that empowerment initiatives should respond to women's strategic interests and directly challenge patriarchal structures. This type of empowerment, as was perceived in my previous experience with MBUP, can form the basis of social change. Mayoux (2002) also argues that for SHGs to be empowering, they need to be seen as structures of mutual learning and information exchange, as a basis for collective action by women, and as a site for organizing male support for change in gender relations as well as general social justice (p.32). A facilitating and nurturing organization can maximize the empowerment potential of self-help groups and contribute to empowerment and gender justice.

2.2 Self-Help Groups/Microfinance in the Indian Context

While much scholarship has focused on economic empowerment through microfinance groups (at best addressing women's practical interests) (e.g. Brush, 2006; Della Giusta & Phillips, 2006; Bessy & Ewoudou, 2006; Chen et al, 1996), there is a lack in the literature on the transformative potential of such groups in changing institutionalized gender norms. There are however, some notable exceptions that focus on the possibility of SHGs to redress gender relations through training programs, awareness raising, and a platform for community action (Sinha 2009; Mayoux, 2002; Rankin, 2002; Hunt & Kasynathan, 2001). Specific projects to this

end need to be introduced to SHGs, particularly those focused on changing men's attitudes as well (ibid). Given the significant prevalence of Self-Help Groups (SHGs) in India, there is great potential for these women to unite against their oppressive structures and fight for their rights.

SHGs are a form of microfinance particular to and pervasive in India, distinct from the Grameen model introduced and popularized by Muhammad Yunus in Bangladesh in 1983 (Sinha, 2009; Ghate, 2007). The main difference is that in SHGs, loans are given to the group as a whole, who then decides how to administer it, as opposed to loans given to individuals in the Grameen model. In order for the SHG to take another loan, the previous loan has to be repaid in full by each member, making group dynamics more significant (Sinha, 2009). In the Grameen approach, microfinance groups are essentially set up and controlled by microfinance institutions (MFI), while in the SHG model, SHGs are independent institutions, although they may have constraints imposed by banks or self-help promotion agencies (SHPA) (Ghate, 2007). In Maharashtra specifically, Handy et al. (2006) demonstrate that women's grassroots organizations (a type of SHPA) initiate SHGs in communities where they act as facilitators for the groups, relying on local knowledge.

Conditions of participation in SHGs include regular meetings, savings, and loan repayments, ultimately excluding women who migrate for seasonal employment or do not have a regular income (Sinha, 2009; Ghate, 2007). Although the poorest and the poor are included in SHGs (Sinha (2009) estimates 53% of SHG members are poor in the APMAS⁵ (2006) four state, 214 SHG study), it requires more intensive follow-up, flexibility, and more effort from SHPA staff. While SHGs could play a significant role in overcoming entrenched caste and religious divisions, most SHGs are homogeneous in these respects since they are usually formed based

⁵ APMAS (Andhra Pradesh Mahila Samatha) is an Indian organization based in the state of Andhra Pradesh that specializes in the capacity building of SHGs, SHG federations, and SHG promotion agencies

on affinity and proximity (ibid). Without taking the diversity of women into account, SHGs can perpetuate social divisions.

According to Batliwala (2007), the fact that India is a democratic state and that the majority of the voters live in rural areas, forced the Indian government to make concessions to certain aspects of its population, despite fiscal austerity measures. These took the guise of women's empowerment through SHGs and the one third quota for women in local level government. Through the help of the Indian National Bank for Agriculture and Rural Development (NABARD), SHGs have rapidly expanded across India. NABARD estimates that by 2006, 33 million women were linked to a bank through 2.2 million SHGs (Sinha, 2009). Mere access to credit however, is not enough to promote any type of empowerment for women (e.g. Mayoux, 2002). For this reason, my research focuses on the consciousness-raising activities and collective action characteristics of these groups.

Batliwala and Dhanraj (2007) challenge the myth that giving women access to economic resources, such as credit, will lead to their overall empowerment. The authors argue that in many cases these schemes have led to women's overall indebtedness and an overburdening workload (see also Sharma, 2006; Hofmann and Gnanou 2004; Hunt and Kasynathan, 2001; Rankin, 2000). Batliwala and Dhanraj (2007) and Rankin (2001) challenge the promotion of the SHG as a vehicle to poverty alleviation and empowerment, as the groups do not, on their own, incorporate rights awareness, nor do they automatically strengthen the capacity for a collective struggle. Moreover, Rankin (2001) holds that "...[b]y focusing on the poor as agents of their own survival, [microfinance programs obscure] the structural sources of inequality produced by the present political -economic conjuncture."

SHG programs are promoted by the Indian government as a way to 'empower' women, while SHG women are made responsible for the development of their communities, without the state investing in physical or social infrastructure (Batliwala and Dhanraj, 2007). Rankin (2000) further exposes microfinance as a

tool for the state to manage the social costs of neoliberalism, which has a specific gender bias in its “assumption that households can infinitely bear the devolution of maintenance and caring activities from the public to the private sphere.”

There is, however, some evidence that SHGs can act as a vehicle for women to be involved in social justice issues and generally in their communities. From the APMAS (2006) study of 214 SHGs in four Indian states, Sinha (2009) estimates that 12 % of SHGs have been active in social justice issues and 30% have engaged in community activities. From these findings, she concludes that it cannot be said that SHGs regularly engage in such activities, but rather that they occasionally do. The social justice instances included preventing bigamy, supporting the divorce and remarriage of a woman in a bigamous marriage, attempting to stop cases of domestic violence, bringing a dowry death case to justice, and bringing justice to husbands or sons. The community activities included: mobilization for community services, closing alcohol outlets, direct contribution to community infrastructure, and charity to non-members. While the attempts to stop domestic violence and close liquor shops were not always successful, the fact that they were brought into the public sphere is still significant. As Mueller (1987) argues, “Some movements, like the women’s movements, need first to challenge existing ideas, cultural practices, and means of socialization before achieving more substantive goals, and these outcomes should be treated as success” (Halsaa, 2009).

Issues that can be resolved with a specific action are more likely to obtain a successful result (Sinha, 2009). The study report notes the importance of an organization supporting SHGs to promote actions in the public sphere:

Initial guidance and support from SH[G Promotion Agencies] seems essential when many instances of social injustice are perhaps not recognised as such since people are so used to them, both women and men, and accept them as the norm. This seems to be the case even for older groups. (APMAS 2006, p.85)

While some community action is occurring, it is not widespread, constant, or inherent to the SHG structure. The involvement of a grassroots gender-conscious

group could maximize the potential for SHGs' involvement in the public sphere (Handy et al, 2006; APMAS, 2006). Moreover, Rankin (2000) argues that there is a need for microfinance programs to foster a collective consciousness among women of "their subordinate location so that they are able to overtly challenge the social structure...[otherwise,] microfinance programs may in fact serve to defend existing hierarchies along the lines of class, caste, and gender." Hunt and Kasynathan (2001) also argue that development workers and researchers need to focus their attention on strategies that support meaningful change in gender relations in order to ensure that microfinance programmes are actually contributing to women's empowerment.

Through my previous research, I have seen how the involvement of a grassroots women's organization in such SHG schemes can promote rights consciousness and strengthen capacity for collective struggle. Mata Balak used the SHG network to reach out to women of other villages. While MBUP formally acts as a facilitator in linking the SHGs to a bank, in the Data Analysis we will explore the organization's role in awareness raising and providing access to information for SHG women.

No matter how nurturing, facilitating, and consciousness-raising a grassroots women's organization can be to SHGs, the fact remains that the retrenchment of the state and the onus of community development to be on SHG women is problematic. As Parpart, Staudt, and Rai (2002) point out, women's empowerment cannot be isolated from national and global contexts. However, Lingam (2008) takes that notion too far by concluding that women's empowerment cannot happen ('locally') in a larger context that is disempowering. While we need to keep the bigger picture in mind, we cannot discount real changes that happen in women's lives at the grassroots level. Moreover, local social change informs social change at intermediary and supranational levels; in this way, a 'local' empowerment can bring about change at other levels (Gupte et. al, 2003). Women's grassroots organizations and movements are integral to social change and empowerment for women and gender relations.

2.3 Women's Grassroots Organizations/Movements/Networks for Gender Justice

Batliwala (2002) defines grassroots movements as movements “of, for, and by people most directly affected by the consequences of public policy” (p. 400). Gupte et. al. (2004) further characterize ‘grassroots’ organizing as the involvement of the local community in processes of decision-making through the creation of a social space for sharing experiences (p.337). While both groups of authors associate grassroots with a particular local context, they all consider that such organizations and movements have the power to work beyond their physical locations and make links across and within various borders, regionally, nationally and transnationally. In the same vein, it is important to recognize that women’s linkages run in both directions between grassroots and global levels (Desai, 2002), although there are clear power asymmetries (Dufour et al, 2010).

Grassroots movements cannot be separated from the local, cultural, regional, national, and transnational contexts that shape them (in oppressive and/or empowering ways). Any grassroots or local group that ignores these extra-local processes is very limited; however, the local context can also be seen as “the site of politicization where activists collectively develop analyses of the complex economic, political, and social processes that contour locally experienced problems” (Naples, 2002, p.269). My research also explores MBUP’s networks beyond the grassroots to determine how the organization extends its notion of collectiveness beyond the local context of Sangola sub-district, including formal networks as well as perceived solidarities by women of SHGs. Grassroots groups may use transnational networks to supplement their ‘local’ work for social change. An exploration of grassroots women’s organizations’ and movements’ interactions with global networks is necessary in order to expose the potential advantages and limitations of such interactions.

Many ‘local’ feminist groups have linked with transnational feminist networks, formally or informally. Moghadam (2005) maintains that “whereas feminist groups and women’s organizations remain rooted in local, national or

regional issues, their vocabulary, strategies, and objectives have much in common with each other and increasingly take a supranational form” (p.103). However, as Batliwala (2002) argues, localized feminist groups face real barriers in interacting with larger NGOs, which include power relations and tokenism. Grassroots groups may not have much power or voice in their ‘partnership’ with larger NGOs and the latter may actually use the former to seem more legitimate and participatory. Moreover, she argues that grassroots groups often lack the bureaucratic and international language to affect national and transnational policymaking. Therefore, although grassroots groups are intimately connected with transnational processes, they often lack the resources (economic, temporal, social) to affect change on their own.

Kabeer (1994) clearly illustrates the importance of focusing on grassroots women in collectives when working toward gender justice. She explains that it is only when women recognize the shared aspects of their oppression that they can collectively act to change collectively enforced norms. Moreover, the author argues that the collective strength of poor women is their most important transformative resource. In order to assess systemic change in gender relations, it will be integral to consider women’s sense of solidarity with other women based on their perceived common struggle.

A useful characterization of women’s movements, provided by Ferree (2006) refers to the constituency of women and the construction of a specific interest group. Women’s concerns, however, need not be limited to gender, and have various objectives. Even if women’s movements have gender concerns, they may not all be considered feminist. While acknowledging the vast diversity of feminisms, a general guiding principle of any feminist movement would be challenging and attempting to change oppressive gender norms (Batliwala, 2008; Ferree, 2006). Not every women’s movement has the intention to work towards gender justice, and therefore they cannot necessarily be defined as feminist.

In India, women's movements intensified in 1977, after then Prime Minister Indira Gandhi declared a state of emergency and suspended democracy (Ray, 1999). Despite the heterogeneity of the movements, the main characteristics have been fighting for lower caste rights, marriage and inheritance rights; against alcohol abuse, domestic violence, sexual assault, destruction of the environment, portrayal of women in the media; and have attempted to unionize domestic workers (Raman, 2009; Ray, 1999). A notable example of this is the Self-employed Women's Association (SEWA), a union and a cooperative that was the largest primary union in India in 2004, with a membership of 700,000 (starting from 6000 in 1982) (Bhatt, 2006).

The tendency of assuming a 'global sisterhood' among some Northern feminists, exemplified by Morgan (1984) in her landmark book⁶, did not sit well with many women, including Indian women active in women's movements (Raman, 2009). A great deal of 'Third World' women interpreted the assumptions of sameness and solidarity as reflecting an ethnocentric and middle-class bias. This led to deep divisions between women from the global South and North in the UN conferences on women in 1975 and 1980 (Mohanty, 1984; Kabeer, 1994; Desai, 2002). By the 1985 Nairobi conference, however, the myth of a global sisterhood was officially abandoned and concepts of profound differences between women and among feminisms were at least formally acknowledged (Basu, 1995; Desai, 2002). Despite this formal acknowledgment however, many women who do work toward gender justice (including in the Indian case (Phadke, 2003; Kalpagam 2002)) refuse the label 'feminist' because of its bourgeois and/or Western association, as well as its stereotypical categorization as a narrow and rigid set of strategies and ideologies (Batliwala, 2008). According to Basu(1995), however, many women who have rejected the 'feminist' label, tend to adopt an indigenous alternative within their own political/cultural contexts. In order to simplify the discussion, I will use the term 'feminist' to mean commitment to changing and challenging oppressive gender

⁶ Morgan, Robin. (1984) *Sisterhood is Global : The International Women's Movement Anthology*. Garden City, NY: Anchor Books.

norms, whether or not the feminist label is being used. However, the diversity and contradictions among women and feminisms is by no means being denied.

A distinction between women's practical and strategic interests, (Molyneux, 1991; Moser, 1989) may be useful to further illustrate how feminist and women's movements may differ. For example, while having access to credit may meet a woman's practical needs by providing her with access to resources she may not have had beforehand, it does not directly address her related strategic interests which could include decision-making power in the household (in terms of using a loan for what she sees fit). In this sense, a grassroots women's organization that facilitates the distribution of microfinance loans through women's groups (with some funding from the government) and uses those groups to do much more than deal with microfinance (addressing health, education, the neglect of the girl child, marital relations, etc) is tackling women's practical and strategic interests. Focussing on strategic as well as practical interests allows grassroots groups to work towards changing oppressive gender norms. Women's movements that only address practical interests still do meaningful work, but do not work to challenge or change power structures.

The advent of intensified globalization has given women's movements (grassroots and otherwise) what Ferree (2006) identifies as 'transnational opportunity structures'. Among these are gender policy machinery adopted in national, regional and local level governments, which target women as politically relevant groups as well as the UN system; such machinery has existed since the first United Nations conference on women in 1975, as a product of feminist activism (ibid). However, policy machinery cannot be substituted for active mobilization or be mistaken as an end in itself. There needs to be active monitoring by feminist groups, including grassroots groups, to make sure that gender policy machinery is not co-opted to meet dominant interests and that the produced policies are relevant to women's lived experiences.

While Hawkesworth and others (e.g. Petchesky, 2003) display the shortcomings and challenges of feminist involvement and influence in the UN structure, UN conferences and NGO forums have acted as transnational spaces where 'local' movements have interacted and shaped each other. According to Antrobus (2004), the United Nations Decade for Women (1975-1985) was an important catalyst for women's movements globally, showing how a transnational structure/space can inspire local action as well as put pressure on governments to support women's movements. Power relations among women, and movements have not always been equal in these spaces (Dufour et al, 2010). For example, Kabeer (1994) points out that a number of international forums "frequently led to acrimonious debates...[stemming from] the dominance of voices of first world women in articulating their version of the problems and priorities of Third world women" (p.31; cited in Hawkesworth, 2006, p.123). While NGO forums and conferences may be open spaces, not all groups and movements have access to them, and it is usually the most marginal that do not have the opportunity to make their voices heard in such contexts. They have trouble physically getting themselves to such spaces (e.g. real and opportunity costs, mobility norms, knowing about such events, etc), and then making themselves heard beyond more experienced groups/movements who are familiar with the institutionalized language of dominant women's movements and networks.

The women's rights discourse can be considered as a common language for women to frame their movements. Since its adoption in 1993 through the Vienna World Conference on Human Rights, the 'women's rights are human rights' slogan has framed much of global feminist activism and has enabled transnational and local women's groups to claim their rights (Yuval-Davis, 2006, p.276). According to Yuval-Davis (2006), this trend has helped to transform much of feminist activism from 'identity politics' to 'transversal politics', problematizing women's homogeneity and reinforcing feminist solidarity beyond borders and boundaries.

Although the women's rights discourse can act as a useful discourse however, it is not without its problematic aspects. For example, while Purkayastha and

Subramaniam (2004) support the struggle for women's rights, they show how such rights cannot be separated from women's collective concerns such as family and community. The women's rights rhetoric, then, cannot simply be an individualistic notion if it is to resonate with women's lived experiences. Another problematic aspect of the 'rights' discourse is that it has led to the professionalization of feminist advocacy due to the legal expertise it necessitates. This has converted some of the social movement aspects of feminism into a "full-time business of trained experts" and has exacerbated power relations between more and less educated women (Yuval-Davis, 2006).

Despite that it varies considerably within and across countries (Desai, 2002), this 'NGO-ization' of women's movements has arisen as a response to the legal nature of the rights discourse (Yuval-Davis, 2006) as well as due to the search for resources and sustainability from feminist activists and movement builders (Batliwala, 2008). The trend has also led to "the compromising of radical political agendas and the domination of local priorities", due to accountabilities to funders (Sangtin Writers & Nagar, 2006). While there is a strength in numbers, in being part of a larger collective, and having funding, there are some clear problematic implications of this tendency (Dufour et al, 2010). Batliwala (2008) argues that many grassroots/local organizations/movements that get involved with a larger NGO "are gradually pushed into running projects and services, some of which may actually contravene their politics, ideology, or even their own experience of what really works". The scholar/activist sees this process as a power shift away from the constituency and into the hands of organizations. NGOs are primarily accountable to their funders, rather than to the people they claim to represent (Yuval-Davis, 2006; Jaggar, 2005). In India specifically, international NGOs have been criticized as being neo-colonialist given that their priorities are determined in the North and leaders are elected overseas (if at all), resulting in no accountability to the people (Jaggar, 2005). While grassroots/local movements/organizations have the possibility of benefiting from networking with larger NGOs, power relations and the valuing of 'local' knowledge/experience must be addressed. Moreover, NGOs need to be

transparent, accountable to the people they represent, and address their power position if they are to adequately and responsibly be major actors in the feminist movement.

Sangtin Writers & Nagar (2006) paraphrase Kamat (2002) on the NGO-ization of grassroots politics in India:

...[There is] a need to explore how micropractices of grassroots empowerment and resistance can strengthen macropractices of domination and a need to present a nuanced conceptualizations of NGOs and grassroots social activism that effectively challenge the prevailing tendency to interpret NGOs simplistically either as service contractors or as manifestations of countervailing power and enhance democracy (p.146)

As we have seen, a major external challenge for women's movements is that donor sources have increasingly been turning away from transformative, long-term strategies to social change, toward supporting perceived 'magic-bullet' strategies (Batliwala, 2008). While some women's movements may seem inconclusive, gains in self-confidence, and changes in consciousness of women regarding gender relations are very valuable and important steps to social change (Basu, 1995, p.14). However, assessment of this change is difficult and it takes considerable time to achieve (something donors don't usually appreciate). This is a challenge for women's movements to get funding, and limits their potential activity.

Inspired by Kabeer, Batliwala (2008) echoes Rao and Kelleher's (2005) recommendation of focusing on institutional change for gender equality, with a specific emphasis on women's grassroots movements. Batliwala (2007) highlights the need to support already existing movements of grassroots women working towards institutional change and listen to their concepts and strategies (p.564). Furthermore, Antrobus (2004) argues that women's movements need to integrate a counter-cultural approach more widely and explicitly. As Dufour et al. (2010) demonstrate, there is a lack in the literature examining the social change effects of women's movements. Further attention also needs to be paid to grassroots

organizations focused on women who are flexible and holistic in their approaches (Handy et al, 2006; Purushothaman, 1998)

Moreover, Dhanraj et al. (2004) provide an insightful framework for strategies that should guide women's movements in South Asia. Following Kabeer (1994) and Purkaystha and Subramaniam (2004), they stress the agency of poor women as enabling change, with a focus on bottom-up processes of debate and discussion⁷. Dhanraj et al. argue further that these movements should have a holistic approach, as to counteract the current trend of funding agencies which tend to isolate interconnected issues. Finally, the authors provide a noble insight that in order for movements to work for social justice and change, they must be based on "critical introspection, questioning assumptions, inclusion and consciousness of our own differences and hierarchies, and being genuinely open to change" (p.95). This assertion reflects Mohanty (2003)'s conception of a feminism without borders in which diversity and power relations among women are addressed in order to form a strategic alliance and work towards social change. Such a feminism

...acknowledges faultlines, conflicts, differences, fears and containment that borders represent. It acknowledges that there is no one sense of border, that the lines between and through nations, races, classes, sexualities, religions, disabilities, are real--and that a feminism without borders must envision change and social justice work across these lines of demarcation and division. (Mohanty, 2003, p.2)

Generalizing from the positive experiences of specific, grassroots/local women and their movements, and forming coalitions based on mutuality, accountability, and recognition of common interests, may prove to be a viable bottom-up strategy for strengthening diverse women's movements to work toward gender justice.

Despite some notable exceptions, there is a lack in the literature on the role and importance of grassroots women's groups in promoting social change, as well as

⁷ See also Vandana Shiva (1989) and Naila Kabeer (1994) for discussions on the agency of poor, 'third-world' women

the transformative potential of self-help groups as a site for gender justice. My research fills this gap through examining the role of a grassroots women's organization in promoting social change through self-help groups.

3. THEORETICAL AND METHODOLOGICAL FRAMEWORKS

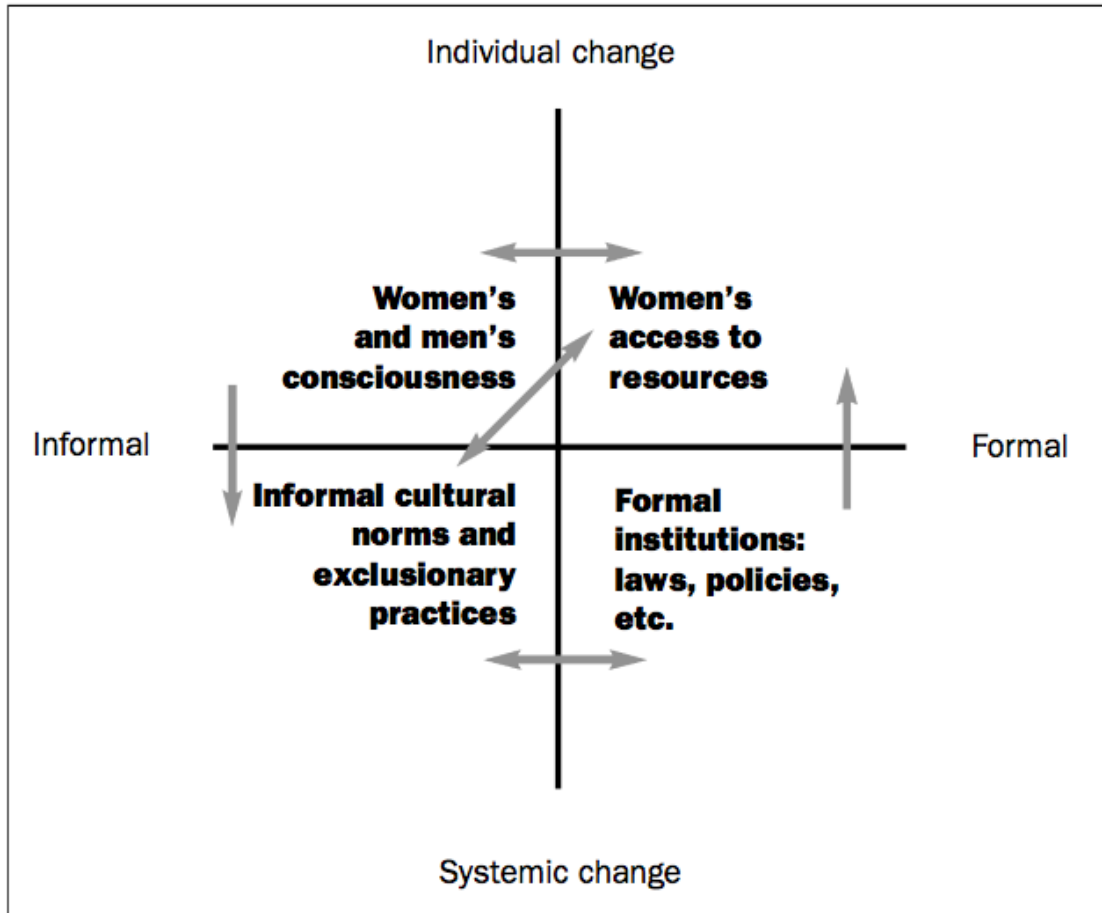
3.1 Gender Justice: the need to focus on informal institutional change

As we have seen in the literature review, in order for gender justice efforts to be sustainable, they must focus on informal institutional change (in addition to formal change) and on women's strategic interests. **Institutions**, here, are understood as rules for achieving social or economic ends, which reduce uncertainty "by establishing a stable (but not necessarily efficient) structure to human interaction" (North cited in Rao and Kelleher, 2002, p.4). Rao and Kelleher distinguish between informal and formal institutions and define informal institutions as individual consciousness and informal cultural norms (ibid). Gita Sen (2007) further characterizes informal institutions as stable rules of behavior outside of the formal system, such as laws and policies.

Rao and Kelleher (2005) additionally emphasize the need for **institutional change** in promoting gender justice and offer a useful framework to assess what kind of change needs to happen. They envisage change within two axes: informal to formal institutional change and individual to systemic change. The intersection of the two axes form four quadrants of change, including women's and men's individual consciousness (informal/individual), women's access to resources (formal/individual), informal cultural norms (informal/systemic), and formal institutions (formal/systemic) (p.60, see figure 3.1). The authors draw on their extensive development experience to conclude that there is a "frightening lack of knowledge with which to accomplish the institutional changes we need" (ibid., p.68). They argue that parts of this knowledge exist in organizations in different areas of the world; these pieces need to be brought together to inform future work on promoting gender justice. Informal institutional change, in the form of individual consciousness and informal cultural norms, is integral to this process. The Rao and Kelleher approach reinforces the necessity of examining grassroots organizations' work on such social change, such as Mata Balak. I will be using the authors' conception of social change in my research, specifically focusing on the clusters of

women's and men's individual consciousness (informal/individual) and informal cultural norms (informal/systemic) in order to explore the social change facilitated by MBUP.

Figure 3.1 Social Change Framework (Rao and Kelleher, 2005)



In order to answer my research question⁸, and determine how a grassroots women's organization promotes informal institutional change through its SHG network, I have operationalized the Rao and Kelleher social change framework using three indicators considered in the literature as representative of informal institutional norms for women in rural India:

- the neglect of and discrimination against girl children
 - characterized by: sex selective abortion, deprivation of proper nutrition and health care, deprivation of education
- oppressive marriage customs
 - characterized by: child marriage, dowry, domestic violence from husband and in-law family, marginal decision-making power in the household
- invisibility of women in the public sphere
 - characterized by: lack of mobility, lack of involvement in the community (in political processes, as civil society actors, or generally denouncing wrong activity)

These informal norms are anchored in rural Indian society and need to be disrupted in order for women's practical and strategic interests to be addressed. While formal societal changes such as laws and functional formal institutions are necessary, work must also be done to change people's attitudes to accept these changes as well as to inform them.

Along with Rao and Kelleher's framework of social change, I use an **alternative vision of power** to characterize the institutional change. Conventionally, power is seen as a zero-sum concept that involves having '*power over*' others, as an instrument of domination (Rowlands, 1995). A feminist reconsideration of power is fluid and relational, involving the '*power within*', the '*power with*', and the '*power to*' (Kabeer, 1994; Rowlands, 1995; Parpart et al, 2002; Miller et al. 2006). The *power within* is connected to Freire's concept of individual conscientization, as well as a person's self worth and self knowledge (Miller et al.,

⁸ How does a grassroots women's organization working for social justice use the network of Self-help groups (SHGs) to mobilize women to transform informal institutions and practices such as oppressive marriage customs, the neglect of the girl child, and women's invisibility in the public sphere?

2006). The *power with* is the ability to work collectively and is “[b]ased on mutual support, solidarity, collaboration, and recognition and respect for differences” (ibid, 6). The *power within* and the *power with* can be harnessed in the *power to* affect change (Parpart et al., 2002). This nuanced understanding of power will further contextualize my operationalization of the Rao and Kelleher framework in the two specific clusters of change that I am working with. For informal individual change, the *power within* is most relevant in terms of individual consciousness, but the *power to* affect change at an individual level is also applicable. For the informal systemic change, the *power with* other women as well as the *power to* collectively affect change is pertinent.

This alternative vision of power requires a critical examination of the theoretical concept of empowerment. As we have seen in the literature review, a critical definition of empowerment is seldom employed in practice, and empowerment initiatives usually “[treat] the symptoms but [leave] the disease unnamed and untouched” (Ellsworth, 1989). Potts and Brown (2005) cite a critical definition of empowerment complementary to the latter nuanced conception of power: “drawing on Gramsci’s (1971) ideas of counterhegemony, empowerment [means] analyzing ideas about the causes of powerlessness, recognizing systemic oppressive forces, and acting both individually and collectively to change the condition of our lives” (Lather, 1991). This theoretical conception of empowerment will be used in the analysis. We now turn to the epistemological foundations of the research project.

3.2 Epistemological Foundations: A Feminist Approach

A feminist approach was implemented to analyze a women’s grassroots organization’s role in promoting social change through Self-help groups, a medium usually used to simply give women access to credit. While the definition of what constitutes feminist research has been long debated, the main elements that I have adopted include: rejecting the positivistic notion of objectivity in research and

embracing the researcher's subjectivity and situated knowledge, recognizing power relations and difference among women and within their subjectivities, reflexivity in research, and the connection of research to social change and social justice (Hesse-Biber et al., 2004; Doucet & Mauthner, 2006; Strega, 2005; Harding 1987).

3.2.1 Situated Knowledge and Standpoint Epistemology

Feminist researchers have rejected the possibility or the desire of being 'objective' in the positivistic sense. They have critiqued scientists for ignoring their situatedness and power positioning and for science in general in pretending to be innocent while being "...tied to militarism, capitalism, colonialism, and male supremacy to distance the knowing subject from everybody and everything in the interests of unfettered power" (Haraway, 1988, p.581). The binary conception of the subject/object and the rational/emotional are further rejected as irrelevant and damaging. Knowledge and 'truth' are understood to be socially constructed and therefore historically and socially situated and changeable (Sprague & Kobryniewicz, 2004). Moreover, Potts and Brown (2005) explain how anti-oppressive (anti-o) research, "[is] not looking for a 'truth'; [it is] looking for meaning, for understanding, for the power to change" (p.261). As Hesse-Biber et. al. (2004) also argue, "[t]he nature of knowledge and truth is that it is partial, situated, subjective, power imbued, and relational." (p.13).

Counter to the positivistic research tradition, standpoint epistemology values the situated knowledge of lived experience rather than 'objective facts'. For Smith (1999), standpoint epistemology "calls for starting the research from women's lives, from that lived experience that was eschewed by traditional social science" (Hesse-Biber & Leckenby, 2004, p. 215). Although feminist research is not 'objective' in the classical scientific sense, its validity can still be assessed by extending the critical analysis that positivistic research employs for analyzing the methods of research to the whole research project, including the researcher. Hess-Biber et al (2004), borrowing from Haraway, Harding, and Bhavani, argue for a feminist objectivity in which

...the researcher is obligated to disclose her own subject position throughout the research process. The subject as well as the object need to be critically examined. Feminist objectivity is applied to the research questions and the researcher, not just the methods [as in positivistic research] (p.13)

My research with MBUP begins with the lived experience of women, valuing their situated knowledge. However, standpoint theory, like many other feminist theories has been blind to the complications of identity beyond gender (Hess-Biber et al 2004).

3.2.2 Intersectionality

An intersectional approach (Crenshaw, 1994) was employed to make power relations among women apparent in every step of the research process. Although I am using the category of 'women' throughout my research, I am not by any means lumping 'women' into one homogeneous group, nor am I assuming a universal gendered oppression. MBUP caters to women of all socioeconomic status, caste, and religion and has an inclusive nature, but an indicator of social change will be whether or not social differences between women (e.g. caste, class, religion) are directly addressed and dealt with. A strong movement must deal with and transcend women's contradictory intersectional identities (Batliwala(2008); Mohanty(2003)).

Mohanty (2003) argues against the conception of 'universal gendered oppression' since it renders all other forms of oppression invisible, completely de-contextualizing the experiences of gender. A more situated notion of gendered oppression, taking specificities of location, context, and identity into account is necessary if we are to refrain from homogenizing women's experiences. Moreover, understanding the intersectionality of identity (Crenshaw, 1994) and the interlocking nature of systems of oppression (Fellows and Razack, 1998) can also help us to comprehend that gender identity is inextricably linked to other aspects of identity and circumstance.

For the interview process, I purposively selected a diverse group of women from different positions in the SHG structure and the MBUP organization, from different castes, socio-economic backgrounds, religions, life-cycle status and geographic regions. The intersectional identity of women was considered throughout the research process: in the research design, the interview process, and the analysis. While an intersectional approach addresses power relations between women, it does not directly confront issues of power that arise in research.

3.2.3 Power Analysis

Doucet & Mauthner (2006) explain how the feminist analysis of power in research has shifted over the last few decades from debating *whether or not* power relations affect research, to *how* “power influences knowledge production and construction processes” (p.40):

Feminist sociologists now recognize that researchers and respondents have a ‘different and unequal relation to knowledge’ (Glucksmann 1994:150) and that within most research projects, ‘The final shift of power between the researcher and the respondent is balanced in favor of the researcher, for it is she who eventually walks away’ (Cotterill 1992:604)

Connected to power in research is the relevance and implication of being an insider or outsider as a researcher, which has been widely explored in feminist literature (Naples, 2004; Kapoor, 2004; Doucet & Mauthner, 2006). Kapoor (2004) demonstrates how postcolonial feminist theory rejects the possibility of being an outsider, since we are always situated inside discourse, culture, institutions, and geopolitics.

Doucet & Mauthner (2006) outline how feminist research is different from other research: “...it begins from the premise that the nature of reality in western society is unequal and hierarchical”. Acknowledging that the nature of reality is unequal, feminist research usually strives for social change and social justice directly or indirectly.

Many qualitative feminist researchers have focused on accessing voices that have generally been silenced, in subjugated knowledge; however, 'giving voice' through research is not without complexities or controversies (Hesse-Biber & Leckenby, 2004). Spivak, among other postcolonial researchers, has critiqued Northern feminists for attempting to speak for others, without intensively questioning their positioning as a researcher. Other important issues related to power and research that have emerged in postcolonial feminist literature include "the question of whether feminists in dominant cultures can ever know subaltern⁹ cultures" (Alexander and Mohanty, 1997; Spivak 1993) and "the role and representation of subordinate 'others' in the production of knowledge" (Doucet & Mauthner, 2006). The academic researcher's participation in knowledge creation is a clear position of power, which includes defining what should be researched. For this reason, anti-o research works at shifting power from the researcher to those with epistemic privilege¹⁰ or lived experience (Potts and Brown, 2005). As a result, Potts and Brown contend that the only way to do anti-o research is by building meaningful relationships with research participants and the community.

Rathgeber (1995) argues that local experience and knowledge has remained undervalued in development discourse. Naila Kabeer (1994) maintains that the control over resources enables those in power to determine the parameters within which debates and controversies can be conducted, which problems are to count, and which set of solutions will be considered. Like Rathgeber, she stresses the privileging of certain types of information and 'knowers' and calls for a reversal in

⁹ *"The term 'subaltern' ... refers to groups subordinated and marginalised based on 'class, caste, age, gender and office or in any other way' (Guha, 1988: 35). What Spivak means by the term is 'subsistence farmers, unorganised labor, the tribals, and the communities of zero workers on the street or in the countryside'(1988a: 288), emphasising the marginalisation of the women members of these groups."*(Kapoor, 2004, 644)

¹⁰ *"The claim of 'epistemic privilege' amounts to claiming that members of an oppressed group have a more immediate, subtle, and critical knowledge about the nature of their oppression than people who are non-members of the oppressed group" (Narayan, 1988, p.35)*

the hierarchy of knowledge, which would place poor Southern women at the center of the development process (and knowledge creation), defining their own agendas.

Heron (2007) reflects Rathgeber's (1995) concern that the development enterprise has gone largely unquestioned. She, like Papart (1995) sees the gender and development discourse as reproducing the North and South divide through the concentration of knowledge. However, Heron goes further with her critique and maintains that the gender and development (GAD) approach depends on and produces 'otherness'. She holds that the GAD approach is driven by a development machinery of donors with agendas and conditions that has not adequately addressed the positioning and entitlement of the 'development expert'. Moreover, she argues that beyond its aim to incorporate a nuanced and contextualized feminism, the GAD approach is situated in the development paradigm that still unquestionably has 'us' (the North) intervening in 'their' (the South) lives (Heron, 2004, 8). Through concentrating knowledge and expertise of gender and development in the North, the South automatically becomes objectified to this knowledge, through their dependence on aid assistance.

Further, Heron argues that the gender and development approach robs women the possibility of framing, defining, and naming their own concerns in their own terms. This reflects Kabeer's concerns of the place of poor third world women in the hierarchy of knowledge, as development experts largely define these priorities. In Heron's perspective (2007) the GAD approach is not very different from imperial feminism as it does not question the entitlement of feminists nor does it interrogate their positioning with respect to other women. The author alludes to 'the race to innocence', a concept introduced by Fellows and Razack (1998), in order for feminists involved in development theory or practice to situate themselves with respect to their work.

Fellows and Razack's (1998) interlocking systems of oppression framework was also implemented in my study to ensure a thorough power analysis of the researcher and participants, as well as a high degree of reflexivity. Their framework

is particularly useful in critically assessing feminist involvement in development work through their conception of 'the race to innocence'. The authors understand this race to innocence as the phenomenon that women believe the problem of their own subordination as being the most urgent and that they do not therefore see themselves as being involved in the subordination of other women. Rather, they contend that we are all involved in interlocking systems of oppression and that by not acknowledging and addressing our positions of power, we are perpetuating others' as well as our own subordination. Well-intentioned women involved in development work, in working for social change or in research must necessarily confront this position of power if they wish to help dismantle systems of oppression with other women. Fellows and Razack also provide useful tools to disrupt the unquestioned innocence of feminist researchers including "Where have we positioned other women in our strategies for achieving social justice? What do we gain from this positioning? How are we implicated in the structures of dominance?" (Fellows and Razack, 1998, 252). I will use these questions to guide my self-reflection as a researcher.

During my fieldwork, I worked at finding culturally appropriate ways to ask interviewees about how power relations between women are addressed in SHGs and in MBUP, and if the organization's inclusive policy goes beyond membership. Throughout the research process, I have explicitly confronted my position of power as a western, educated, relatively very wealthy researcher. Reflexivity was a significant part of this process.

3.2.4 Reflexivity

Reflexivity is employed in feminist research in an effort to balance the power dynamic between the researcher and the 'researched' and to increase honesty and awareness in research. For Hesse-Biber and Leckeney (2004), the reflexive feminist researcher must inquire about how the assumptions and values they bring to their research impact the types of questions they address. As Doucet and Mauthner (2006) and Potts and Brown (2005) point out however, the self-reflection should

not take center stage and should further concentrate on actively reflecting on how the subject positioning affect knowledge construction.

Since we are inevitably situated within geopolitics, institutions, culture, and discourse, we must critique our standpoint and be vigilant of it, what Kapoor calls 'hyper self reflexivity' based on Spivak's writings (Kapoor, 2004). Moreover, Kapoor (2004) argues that acknowledging what Spivak calls one's 'contaminations' helps to "contextualize one's claims, reduces the risk of personal arrogance or geoinstitutional imperialism, and moves toward a non-hierarchical encounter with the Third World/subaltern" (p.641).

Doing research representing the 'Other' 'over there' requires reversing the gaze, and scrutiny of 'here'. Further, Strega (2005) argues that

...we must measure the extent to which we have been reflexive, including the extent to which we have considered our own complicity in systems of domination and subordination...the extent to which we consider our assumptions, lay out our process of inquiry, and consider our 'effect' on the research (p.229-30).

This is akin to Haraway's (1988) conception of an 'accountable positioning' in feminist research.

Postcolonial and post structural feminist thought have also outlined the necessity of establishing an ethical relationship with the those being researched, including learning the language of respondents if it is different than our own, employing an ethic of caring and personal accountability, assessing the political usefulness of what we produce, and finding an accessible way of communicating it back (Strega, 2005; Kapoor, 2004; Smith, 2001; Hill Collins, 1991; Spivak, 1988). Kapoor (2004) also points out that 'working without guarantees' can help researchers to become "...aware of the vulnerabilities and blind spots of one's power and representational systems. It is accepting failure, or put positively, seeing failure as a success". This ethical relationship includes analyzing my own implication in

grassroots movements, being honest about my choice of the research subject, and having a relationship of mutual respect with those being researched.

Before elaborating on how I employed a reflexive power conscious approach in my research, I will acknowledge my 'contaminations' and intentions in order to contextualize my research and overtly reject the concept of an invisible 'objective' researcher.

3.2.5 'Contaminations' and Intentions

I am a white, western, highly educated young woman, from a family of working/middle class immigrants who were formerly peasant farmers. When I entered into the International Development Studies (IDS) /Women's Studies program at a reputable university for my undergraduate degree, I was quite ignorant about international power structures, the postcolonial realities present, and my situation within them. I attribute this to my apolitical upbringing as well as the public school system (specifically in Québec 10 years ago), which was absolutely uncritical about geopolitical circumstances and the underlying causes of Québécois, Canadian and world poverty. I admittedly was attracted to the international aspect of the IDS program and the prospect of 'altruistically' 'helping' others. My intentions were good but what Heron (2007) calls the 'helping imperative' of the white bourgeois female is not so innocent.

Disappointed with the lack of practicality in my IDS program, I searched tirelessly for an international internship, where I could be 'on the ground' and experience poverty 'first hand'. I had always wanted to go to India and experience the fascinating culture (with undeniable roots in orientalist discourse). I managed to land an internship with a grassroots women's organization in rural India, which fit into my specific area of interest. My first experience in Sangola was a wonderful, challenging, and eye-opening one. Although I never lived in poverty and did not know what it meant to be hungry, I felt closer than I ever had been to an understanding of deprivation. The White, Western, educated supremacy kicked in

instantly; people treated me well because of those characteristics. Many women said that I would get a very good husband because of my fair skin.

After about a month, I started to feel a version of rural Indian woman norms projected on me, although not all of them explicitly communicated: my mobility and dress code (although I did dress modestly) were restricted and I was not supposed to speak to men in my age group. I found it difficult to deal with, but I felt that this very minor expression of patriarchal structures that I experienced helped me to begin to grasp the social positioning of women in rural Indian society. From this perspective, I felt that I could better understand how progressive the organization that I worked with was in general, but specifically in light of these rural Indian norms. Admittedly, I was impressed by the vibrancy of these Southern women, which says quite a bit about my understanding of the South at the time. I was comparing it to my understanding of Western women's movements, which was also quite limited.

During the internship, I co-conducted a study of 100 high school students with three young Indian women of the town. The organization wanted to better understand the needs of high school students coming from other villages to start a mobile activity center. Most of my time was focused on the study, but some days the director of MBUP and certain staff would bring me to see some of their projects and speak to village women about their involvement in SHGs. At the end of my internship I felt like I had so many questions about the organization, their outreach and how SHGs could be tools for social change. I became very good friends with the three young women and the women that worked for MBUP, as well as the director. As I was writing the final report for my internship, they brought up some pertinent questions that I was unsure how to answer: "what is the report for?"; "who is going to read it?"; "who will care about this?"; "what kind of work will you do in the future?"; "how does this involve us and MBUP?". These questions and their implications were at the basis of being an ethical researcher, and it took me a few years to confidently answer them.

When I got back to my IDS program, I researched for my final project and was left with more questions than I started with. I wanted to go back to MBUP and see how the organization made its SHGs into more than just economic groups, since most of the literature characterizes them as such. It was also connected to my general critique of the gender and development discourse (and the development discourse more broadly) that focuses on band-aid solutions rather than structural change. These research questions, coupled with my felt inability to get a job that I wanted pushed me to graduate school.

Despite these exciting research questions, I went through a period of 'existential' questioning about my role as a researcher. Unfortunately, the development methods course that I followed in my graduate program was very uncritical about the power positioning of the researcher and of development in general. However, my feminist methodologies class filled this void. I also got involved in grassroots women's organizing in my own locality (inspired by SHG women's sense of community), which helped me to feel more legitimate about studying grassroots movements transnationally. I eventually felt that going back to work with MBUP was a good idea: I already had a rapport with the organization and we were on good terms, I was familiar with the norms, living conditions, and people of the town, and the research could be potentially beneficial to the organization. These factors made the research project seem less uncomfortable for me, less like extraction of information, and more of a mutual learning experience.

My clear outsider status in the community is invested with all sorts of power implications, due to my relative wealth, education, light skin color, origin, and unmarried status at 25 years old, among others. This has, no doubt, framed the responses of the women I interviewed and affected their sense of ease during the interview. However, my previous experience with the organization, in the region, and as a woman in the culture, as well as my basic knowledge of the local language, facilitated crossing the obvious boundaries and helped to contextualize the participants' responses. Women of the community and participants in particular became enlivened when I dressed like an Indian woman and participated in events

and social conventions. Being accompanied by MBUP staff granted me respect and in almost all cases automatic trust. Of course this may have influenced responses in favour of MBUP, but despite this fact, four women spoke against MBUP (or at least did not glorify the organization) during interviews, including a member of the BOD. My role as a researcher will be taken into consideration throughout the analysis.

A reflexive approach was employed throughout the research process. I asked for respondents' feedback throughout the research process and incorporated it in the results and analysis. I had intended on having MBUP read a draft of my thesis project before submitting it for approval, although this was not logistically possible due to time and human resource constraints. As an alternative to this, on the last day of my fieldwork, I invited all the interview participants to the MBUP office to give them a presentation on the preliminary findings of my research. Approximately two-thirds of participants came and were delighted to be recognized for their participation. The director of MBUP was rather surprised with some of my direct comments about the organization's structure, but appreciated my openness and requested a copy of the presentation I gave. Once I have a final product, I will send a summary presentation to MBUP. I will work to have the presentation translated in Marathi so that it can be made available to all the women who participated, to others in MBUP's SHGs, and to MBUP's affiliate organizations.

A power conscious, reflexive feminist approach was employed in the research process. In the following section, I explain the methodological approaches employed in assessing the social change produced by a grassroots women's organization through SHGs.

3.3 Methodological Approaches: In-depth Interviews and Participant Observation

The main methodological approaches used during fieldwork were semi-structured in depth interviews and participant observation. Small-scale, interactive qualitative approaches have been widely used by feminist researchers in order to

capture women's lived realities and deconstruct power relations in research (Ramazanoglu & Holland, 2002). To capture the social change promoted by MBUP, 32 women were interviewed at various levels of the organization and its SHGs. The majority of the participants (22) were women from the SHGs including nine (9) SHG members, five (5) SHG leaders, four (4) sagunas (SHG managers), and four (4) sanghatikas (SHG regional managers). Six (6) staff members and three (3) members of the MBUP board most involved in SHGs were also interviewed, as well as a leader from a similar women's organization in a different city. The response and socio-demographics of the director of this other organization will not be included in the analysis in order to focus the study on women's lived experience through SHGs.

Apart from conducting interviews, I participated in other events and activities that helped me to better understand the context that women of rural Maharashtra live in and that MBUP works in. My accommodations were in a guestroom attached to MBUP, which allowed me to observe how their office functions and how they welcome and deal with other members of the community, SHG members and otherwise. I also participated in their daily morning prayer, and shared lunch and afternoon tea with MBUP staff. This proximity allowed me to develop new friendships and elaborate others that began three years prior during my internship with the organization. Many MBUP staff, board of directors (BOD) members, SHG women and other community members routinely invited me to their houses for tea or a meal. I also had the opportunity to be involved in festivals and special events, and participated in religious/cultural customs.

3.3.1 Sample Selection and Methodological Challenges

The sample was purposively selected to reflect the diversity of the SHG participants in terms of socioeconomic status, age, and distance from the rural center of Mata Balak. Variables such as caste, religion, age of women, number of years in SHGs, and distance from Sangola town were thus collected during interviews.

There were some methodological challenges in choosing the sample. Because of my very basic proficiency in written and spoken Marathi, I had to depend significantly on the organization to help to select the interviewees. The sample was not chosen as systematically as I envisioned for this reason, nor was it random. The organization suggested that I select women that displayed “success stories”. This became a factor in the selection process in order to see what the organization considered “success stories”, as well as to see the extent of the successes.

Moreover, there were a few complications to the selection process. I conducted my research between June and August 2010, which happened to be in the prime of rainy season. Consequently, the roads (most of which were dirt roads) were in very bad condition. Coupled with the fact that I had to depend on translators that had other full-time jobs, we often had to reschedule interviews and go to third or fourth choices for a respondent. Another very significant obstacle in the interview process was that of the frequent electricity blackouts. Daily, the electricity would go out for approximately six hours in Sangola town, but up to 14 hours per day in remote villages. Fortunately, the schedule of the electricity was known to all and alternated weekly. For one week, electricity would be gone in the evening/night for six hours, and the next week, it would be gone during the day for another six hours. Traveling in the evening was only possible on alternating weeks, and added complication to the interview process. The very lax cultural relationship with time also proved to be a challenge in executing interviews. In a few cases where SHG women came to the MBUP office to be interviewed, setting an appointment proved to be a futile exercise, with women arriving hours or days after their set appointment. With their packed schedules, bad roads, and the cultural notion of time, the translators often arrived quite late for an interview. All these factors worked together to ensure that we could not conduct more than one interview per day, if any at all. While the interview process was frustrating at times, I got to experience first hand the difficulty of outreach for women’s organizations of the area, with difficult transportation, bad weather, frequent blackouts, hectic schedules of working women, and a slack concept of time.

Two respondents were purposively selected during the interview process, to capture an insightful experience with SHGs and to fill in the representational gaps of the original sample. I chose one respondent that I met through assisting in MBUP's daily mobile clinic routes to different villages. She was a very well respected woman in her nomadic tribe community who recently accepted MBUP's SHGs for her village. Gangikabai had a compelling story to tell, being from a very remote village, and her endorsement of SHGs being the main reason why her village accepted Mata Balak's involvement in the remote area. Another respondent was chosen to contribute to a more balanced age distribution of the sample, and coincided with one of the translator's work route in a remote village. Finally, as the interviews were concluding, I felt that it was necessary to interview one more woman from a remote rural village. A Saguna that I had already interviewed happened to be at the MBUP office in Sangola so I asked her to suggest another woman to be interviewed from her village. Although these three (3) women were not part of the original sample, they filled in the gaps of representation with respect to age, years in SHGs, and distance from Sangola town, and offered a better understanding of the potential of SHGs.

The respondents belonged to nine (9) different castes; however, in order to simplify the analysis, I have separated caste into four (4) broad categories: Upper caste (including Brahmin, Maratha Warrior, and Jain), middle caste (including Merchant and Maratha), OBC 'other backward caste' (OBC is an actual government category), and lower caste (scheduled tribes, scheduled tribes nomadic, and Muslim). Figure 3.2 shows the distribution of caste among respondents. It is important to note that the respondents of Muslim and Jain faith used their religious identity as their caste identity. The caste system is part of the Hindu faith, and so many Muslims and people from other religious groups do not consider themselves to have a separate caste than their religious identity. Since Muslims are generally marginalized in the Hindu majority, I have included two of those respondents under the "lower" caste category. However, one of the respondents had a good job and was of moderate socioeconomic background (very nice clothes, jewelry), so I have

classified her in the ‘middle’ caste category. It should be stressed that within these castes and class categories there is significant variation of wealth and deprivation.

Figure 3.2 Caste Categories in Sample

Caste Category	Frequency	Percentage
Upper	5	17%
Middle	6	20%
OBC	8	27%
Lower	7	23%

In terms of religious variation, 87% of the respondents were Hindu, 10% Muslim, and 3% Jain. This reflects the district’s religious distribution, at 80% Hindu and 10% Muslim (Indian Census, 2001¹¹).

The number of years that each respondent has been part of an SHG facilitated by MBUP was another variable that was gathered. Through this variable it became possible to explore whether participants in SHGs became more active or received more benefits from an SHG, depending on how long they had been a participant. As seen in figure 3.3, 65% of the respondents were part of SHGs for nine years or more, while 35% were part of SHGs for eight years or less. This distribution corresponds with MBUP’s SHG formation patterns over the years; there was significant SHG creation 10-15 years ago, at the beginning of the project, followed by a more stagnant SHG development period, and finally an increased SHG formation period with the support of NABARD in the last five years.

¹¹ The Indian Census has the most wide-ranging statistics and is done every ten years. The district-specific results on religion from the 2011 census have yet to be published.

Figure 3.3 Number of years in SHGs

Years in SHGs	Frequency	Percentage
0-5	5	25%
6-8	2	10%
9-11	7	35%
12-14	6	30%

Another variable considered in the selection of the sample is the distance of the respondents from the rural center of Sangola. MBUP is situated at the center of the Sangola rural subdistrict, a town with a population of 28 000 people. Sangola contains the only government hospital of the sub-district as well as several private clinics, the only high schools in the sub-district, and three major colleges. The distance from this rural center often dictates access to resources and quality services. For example, many of the peripheral villages I visited had poor quality primary schools and no clinics within a 10-15km radius. This distance is exacerbated by roads which are in very bad condition (if they exist at all), especially in the rainy season. As shown in Figure 3.4, approximately half of the SHG members, leaders, local managers, and regional managers interviewed lived in Sangola or up to 2 km away. 16% lived 3 to 10 kilometers away, while 21% lived 11-20 kilometers away, and 16% lived 21-30 kilometers away. The respondents were from 12 villages in the sub-district. The vast majority of the interviews were conducted in respondents' homes, which allowed me to get a glimpse of their daily lives, experience their village, as well as the very difficult transportation situation.

Figure 3.4 Distance from Sangola Town

Distance from Sangola (km)	Frequency	Percentage
0-2	9	47%
3-10	3	16%
11-20	4	21%
21-30	3	16%

All the interviews were conducted with the help of a translator (some of the interviews with the MBUP staff and board members were done in English, while the others were done in the local language, Marathi). My basic knowledge of the local language facilitated the research process, allowed me to get the gist of women's responses, and collaborate better with the translators. It also helped to establish trust with the participants. The interviews were of approximately 90 minutes in duration. The final questionnaire for SHG members and leaders¹² can be found in *Appendix 2*.

From my previous research, I was shown glimpses of change in gender norms such as through attitudinal shifts and action against dowry, promoting girls' education and healthcare, and women being involved in their communities in various ways including organizing against violence against women and against alcoholism. The prior research provided a foundation for broad indicators of change. However, the interview questions were general and open-ended, allowing space for women to define their own indicators of more informal change in gender relations stemming from their involvement in SHGs and MBUP. The interviews were participant led and the questionnaire was modified after the first few participants,

¹² The questionnaires varied slightly depending on the type of respondent (SHG member/leader, SHG manager, MBUP staff, MBUP BOD), to account for differences in their roles

as outlined in my ethics proposal approved by the University of Ottawa (process discussed more in depth in the following *Ethical Consideration* section).

Allowing power to be fluid and letting go of it in interviews allows research to counter positivity and power of researcher (Hesse-Biber & Leckenby, 2004). Wolf (1996) shows that if respondents are enabled to interrupt the researcher and ask questions about the research, the research leads to data that is constructed and local.

When participants were asked questions regarding change in attitudes or behaviors, they were also asked to comment on their perceived reasons for this change. Knowing why the women joined the groups also gave insight to the intentionality behind their SHG participation and whether they anticipated or searched for social change when they joined. Moreover, although from an outsider point of view MBUP seemingly forms a network of women through their SHGs, individual members were asked whether they see themselves as part of a collective (with their group, with other SHGs, with SHG women more generally). Their connection with other women may indicate the extension of a personal struggle of changing gender norms to a wider social and political change. Beaulieu (2010) illustrates how social movements can create space for alternative visions of social order:

Movements must create alternative fields of power relations, however small and fragile, however imperfect, tentative, and temporary, in which individuals can be at least partially transformed, so that they can become the subjects of another kind of social existence: struggle against the very social structures of power within which, and for which, they were socialized.

Moreover, as Kabeer (1994, p.253) states: “recognition of the shared aspects of subordination points to its *collectively enforced* and therefore *collectively changeable* character and forms the basis for strategies for change”. Inspired by these concepts of social movements and collective action, a proposed indicator of more systemic change in gender relations is whether women have a sense of

solidarity with other women in their SHG, with the women in the network of SHGs in the region, and/or with women involved in similar activities elsewhere. At the level of MBUP and SHG union leaders, I will analyze if, how and to what extent they promote a sense of collective struggle with the women they work with. Beyond asking for women's point of view on the issue, I will also get a sense of how prominent collective action is (defined as a community activity outside routine SHG meetings).

Larger-scale change requires the power of individual and local action, as well as broader societal and institutional action (Narayan, 1999). In order to get an idea of how MBUP fits into a broader women's movement at the regional level, members of its board of directors were interviewed to discuss the organization's 30 year-old journey, including interactions, linkages, and networks with other NGOs as well as public and private institutions and initiatives. As Masson (2006) notes, collective action is always situated in a larger context, although not completely determined by outside influences. The way grassroots organizations network with each other can determine how they engage with and influence civil society and governance institutions. Their links with local governance institutions (*panchayats*), police, and government officials will also provide insight to informal institutional change beyond individual consciousness. I have operationalized the notion of local change informing other levels of change in my research through: examining MBUP's connection with other movements and organizations, through analyzing MBUP women's relationship with the local and national government and their critique of it, as well as through investigating their critique of social norms.

Five similarly focused organizations in surrounding cities were contacted to be interviewed, but an interview was only possible with one organization, Chetna in Pune city. This was mostly due to scheduling conflicts, but it was clear that one NGO among them, Oxfam India (OI), was apprehensive about granting me an interview. Chetna receives funding from OI and gave some insight on the newly formed autonomous Oxfam organization.

MBUP staff most involved with SHGs were interviewed in a semi-structured manner in order to further understand the organization's motivations and intentions in promoting SHGs as well as their role in the organization. These included the MBUP office superintendent, the SHG program manager, the SHG program officer, as well as three MBUP staff that use SHGs in their projects: the Mobile Clinic manager, the Family Counseling Center social worker, and the Cluster Development¹³ manager. Having various perspectives on perceived change provides a more holistic insight to transformation that is occurring. These women were also asked about their experiences as workers of MBUP to determine if they feel as though they are part of a women's movement and in what ways.

Sagunas are women who oversee four to five SHGs, while *sanghatikas* oversee 25-30 SHGs. These women provide guidance to SHG members, introduce new themes, provide information and act as a liaison between members and MBUP. Therefore, *sagunas* and *sanghatikas* were able to give broad trends of women's participation. While *sagunas*, *sanghatikas* and MBUP staff responsible for the SHGs definitely provided insight on changes women have made, it was also extremely pertinent to interview the women directly involved, without interpretation by 'middle women'.

All of the organization's documentation that is in English, including reports, project proposals, and articles, was collected to further understand the context MBUP works in as well as its intentions and perceptions of social change.

Men and boys are needed as partners in order for the transformation of gender norms to truly take place. Due to time and resource constraints, my research sample was quite limited. Since my main focus is on women's lived realities and perceptions, I confined my research to interviewing women only. However, I made sure to ask all levels of participants if they perceived the attitudes and practices of men changing and how they see the role of men in achieving change. Although it

¹³ The Cluster Development program revives traditional handicrafts in villages by linking farmers to artisans (for primary products), providing training, links to markets, and access to credit through SHGs.

would be insightful to interview men, women, boys, and girls indirectly involved in SHGs (through their wife's, sister's, or mother's involvement) to see, from their standpoint, if attitudes and practices have changed, this is unfortunately beyond the scope of my study.

Once interviews were transcribed, I applied a rigorous procedure involving the methodical coding of textual units, sorting, retrieval and analysis. I began coding with general themes, derived from my previous fieldwork and literature review, and added more themes and sub themes as the research progressed. To aid the textual analysis, I used QDA Miner qualitative analysis software. Although the program was useful, the volume of information that was collected was overwhelming and it became challenging to reassemble themes and relate them to one another. Eventually, this process generated a theoretical understanding of the dynamics of social change within women's involvement in SHGs. While I have preconceived hypotheses based on my previous fieldwork, I have stayed true to the participants' responses and have accommodated negative cases when building a conceptual model.

3.3.2 Ethical Considerations

During my previous involvement with MBUP (2007 internship), I became acquainted with the director and workers and did some volunteer work for the organization. While there was some familiarity between us, it was made clear that their participation in this study was fully voluntary and they were not obligated to participate. The members of SHGs are affiliated with MBUP. It was explained in a straightforward manner that they were in no way obliged to participate in the study, even though MBUP was part of the recruitment process.

I also ensured that MBUP explicated clearly to the participants that their participation was voluntary. The organization explained that it has a very large pool of candidates to choose from (only 20 had to be selected out of 4000) and that they should not feel pressure.

In the research design phase, I had envisaged conducting focus groups before individual interviews in order to 'test out' the questionnaire, fill in holes and delete some irrelevant material. This modification of the questionnaire was approved by the University of Ottawa Ethics Board. The questionnaires for the semi-structured interviews would then have potentially changed depending on the outcomes of the focus groups. Indicators of empowerment and social change developed in the focus groups would then be used in the semi-structured interviews, along with questions on dowry, the neglect of the girl child (healthcare/nutrition, education, sex-determination during pregnancy), community involvement of women (aside from SHG group meetings), and perceived changes in gender relations. However, focus groups proved to be more difficult than I had envisaged. As described in the previous section of this chapter, there were many methodological challenges which rendered focus groups almost impossible to conduct. As an alternative, participants were asked some broad, open-ended questions to arrive at their own indicators of change and empowerment. Moreover, after the first five interviews, questionnaires were slightly modified to make them more appropriate, as laid out in the ethics proposal.

To counteract the potential harm done to women by participating in the interviews, such as potential loss of work time, I provided them with a useful gift¹⁴. Although minimal, this potential harm done was also balanced by the potential benefit of the women having a greater voice and a chance to affect and inform the work of Mata Balak and other such organizations. It was ensured, as much as possible, that the interviews were held in a safe space where women felt comfortable, as well as at a time and location convenient to them.

In one-fifth of the cases, family members or neighbors were in the same room at the beginning of the interview. To avoid any discomfort for the participant, I had the translators ask the others present to kindly leave us alone during the interview.

¹⁴ A metal container used to transport food, the cost equivalent to 2 days of work for a landless laborer, with 'thank you' engraved on it. Pictures taken during interviews were also printed and given to participants.

This was effective in half the cases. I also had to respect the wishes of the participants, which sometimes made for an awkward interview session. For instance, I interviewed one woman while she was working in her roadside shop, and another while neighbors kept pouring into her one room house.

Participants involved in individual interviews were asked to be present for one interview, lasting one to one and a half hours. It was not possible to find female translators in the town other than two bilingual MBUP workers. Female translators were necessary to have participants feel comfortable during interviews. Although there were drawbacks to having MBUP workers as the translators, it was apparent that they were widely respected among SHG women and as a result took their participation in the study seriously.

Some questions concerning change in attitudes regarding domestic violence or sex-selective abortions may have rendered some participants uncomfortable. Participating in the study may have disrupted family routines and participants may be economically inconvenienced by the loss of income during time of participation. Participants were not forced to answer any of the questions and could withdraw from the study at anytime. They were informed that they could get help at the MBUP counseling center, a free service in Sangola town. Most of the SHG women were well aware of this service. In two cases, participants shared information with me off the record; I did not include this information in my transcript or consider it in the analysis or results.

Free and informed consent was translated and read to the participants before the study because of high rates of illiteracy (cf. informed consent script in Appendix 1). Consent was obtained verbally with the translator as a witness. The MBUP staff and board of directors that are proficient in English signed the consent forms. Unless the participant wished to be identified, no quotes that reveal a person's identity was used. Also, MBUP will be given the results of the study, but not the raw data. This will allow for participants' responses to stay confidential. Only the researcher will have access to codes or pseudonyms to link data to participant identities. In order to ensure anonymity when quoting the participants (with their

pseudonyms), I removed any identifying characteristics from the context of the quotes. All the women interviewed in the SHGs as well as the SHG leaders were guaranteed the protection of their identities. However, some of the MBUP workers and director, as well as other director wished to be identified.

My computer and all documents have been kept under lock and key when not in use. I am the only one using my computer, and it is protected by a password. The data will be kept for five years following the completion of the project in its own USB key and will be under lock and key, along with all the hard copy materials. The paper documents will be shredded, and the USB will be securely and completely deleted. Dr. Andrea Martinez will keep a copy under lock and key in her office.

Participants of in-depth interviews, who were mostly from low-income households, received an honorarium for their time spent in the interviews. The honorarium was equivalent to approximately two hours of work, the cost coming from my scholarships. One participant did not complete the interview, but was still provided with the honorarium. Compensating participants takes into account their busy lives and values their time.

The foreseen benefits for women's participation in the study are having a greater voice and a chance to affect and inform the work of Mata Balak and other such organizations. While the network of SHGs can be seen by policymakers as a vehicle to lasting gender change and the promotion of women's rights, (if mediated by a gender conscious grassroots group committed to social justice), the research will also inform the organization about the effectiveness of its work as well as possible areas for improvement, such as ways of making their programming more effective. Further, it can provide MBUP with a tool to self-monitor their programming in the future; other like-minded organizations may take lessons from the organization's experience as well.

4. DATA ANALYSIS

Mata Balak's Self-Help Groups and Informal Institutional Change

The current chapter presents the main research findings of my qualitative study. Using the Rao and Kelleher (2005) framework, I have identified two categories of social change promoted by MBUP, falling under the informal change quadrants of their model: *individual* informal change and *systemic* informal change (see figure 3.1). A disaggregated notion of empowerment (e.g. Kabeer (1994); Parpart et. al (2002); Miller et al. (2006)) was used to qualify the informal change, including the *power within*, *power with*, and *power to*. The first part of this chapter explores the organization's role in promoting *individual* informal change, through social awareness and empowerment (*power within*) for rural women. The second part focuses on MBUP's role in promoting *systemic* informal social change through fostering a collective struggle among women (*power with*, *power to*) as well as through the organization's movement diversity, introspection, and openness to change. I will expand on how social change is achieved in these areas (if any), and how they affect the SHG participants' lives.

4.1. Individual Informal Change

MBUP concentrates much of its efforts to promote social awareness for women through SHGs. Social awareness and empowerment are both individual and informal changes that are intimately connected to self worth and promoting the *power within*. The organization's main themes of awareness-raising, namely the importance of sending girls to school, discouraging child marriage and dowry, and preventing sex-selective abortion will be analyzed and related to each other through interview examples.

In 1995, MBUP introduced SHGs into its programming as a way to reach out to women in villages outside of their town. Starting with only five groups, they have now reached 250 in 22 villages. Besides providing access to loans and training programs, MBUP also educates women on various issues through SHGs. In their

monthly sanghatika meetings, the sanghatikas, board of directors (BOD), and MBUP SHG staff discuss the last month's SHG activities. Those present at the gathering address economic dealings and complications of SHGs, as well as social problems discussed in the SHG meetings of that month. Together, they also decide on the topics to be discussed during the next month's SHG gatherings and disseminate appropriate information and resource materials to the sanghatikas. These regional SHG managers then attend the SHG meetings in their region and inform the groups of the monthly theme. Among the discussed topics are: sex-selective abortion/valuing of girls, girl education, health and hygiene, environment, politics, and husband and wife relations.

The MBUP founder explains further:

Sometimes we get outside resource persons to give lectures on these subjects. And we give lectures to the SHG members and the sanghatikas also talk about these things in their SHGs, so their training is very important.. The group leaders meet every six months. We teach them recreation and good stuff for the brain. They bring their financial issues, and the complaints of the group leaders are dealt with. We taught them a song to promote a spirit among them.

Despite the system that MBUP has for disseminating information, four out of 14 SHG members and leaders were not aware of these issues and said that they did not discuss anything in their meetings besides finance.

Complementary to SHG discussions are public lectures organized by MBUP in different villages where they see there is a need or if some SHG women request it. MBUP project manager and former sanghatika comments on the importance of the public lectures: “[they are necessary] to reach needy women, to make them aware of how they can change their situation, [and] to show the self-sustainability of women.”

MBUP and its family counseling center also give public lectures on girl education, the valuing of girls, premarital counseling for college students, spouse relations, joint family advantages, and alcoholism. In addition, they go to different schools in the region to give Sex Education sessions for adolescent girls 13-18 years

of age called, 'blooming of a flower'. On the 25th of December, MBUP hosts a complete day gathering of all SHG women, filled with activities and guest speakers. Approximately 70% of the 4000 women involved in SHGs attend. Awards are given to honor SHG members, leaders, and managers and experts are invited to educate women in agriculture, law, sex-selective abortion, and citizenship rights. MBUP also promotes the valuing of girls in *aarogyadoot* (its mobile health clinic) as well as in all spheres of its programming.

4.1.1.Valuing of Girls

MBUP stresses the importance of girls in rural society, contributing to informal social change and promoting the *power within* through providing women with other perspectives and transforming consciousness (Kabeer, 1994). Through the SHG meetings and the public forums, the organization emphasizes the importance of sending girls to school, discouraging child marriage and dowry, and discouraging sex-selective abortion.

4.1.1.1 Girl Education

MBUP places a very strong value on education generally, and educating girls specifically. While the organization has not worked to challenge the formal structures that exclude many rural children from education (e.g. bad state of government schools, accessibility issues, etc.), the organization began its own school and challenged the *informal* structures that prevent families from sending their girls to school (changing attitudes and behaviors). Dissatisfied with the educational options for their children, the women of Mata Balak started a one room pre-primary school in 1983. The organization now runs a primary and pre-primary school of approximately 800 students, with a full faculty of teachers, a progressive curriculum, and a green and spacious campus. The school is semi-private but gives a discount to poor families, contributing to its heterogeneous composition. Two among the most disadvantaged interviewees have sent their children to the MBUP school. A BOD member explains: "Everyone is [at our school], the rich people and the farmers together, learning at the same school and getting a good education."

While MBUP promotes the value of education in general and of girls in particular, the organization does not work to counter the privatization of education.

Sending girls to school, specifically until 12th standard, was a very strong value among the women I interviewed. This is significant given that the average high school dropout rate for girls is 65% and up to 81% for girls from scheduled tribes (Selected Educational Survey 2003-2004). 18 of the 22 SHG women interviewed spoke about girl education, and they largely had strong sentiments about its value.

Five diverse women (composed of low, middle and OBC caste categories; with three SHG members and two sagunas; three rural and two close to Sangola) proudly proclaimed that they educated their daughters. Among them is a young SHG member from the OBC caste category who never got a chance herself to go to school past third grade. She lives in a small hut with her father-in-law, husband, and three children, but she makes sure that her children (two girls and one boy) take the time and space to do their homework. As I arrived in her home for an interview, her three children in a small dim room were all working hard.

A widowed SHG leader who ran a roadside jewelry shop had two grown sons but still took the educating of girls to heart. "My group gave loans for the education of girls. I myself 'adopted' a girl child to give money for books and uniform." This woman's action shows how the value of educating girls extends beyond personal experience through SHGs and becomes rather a societal aspiration.

Indukalabai, however, did not think her grandchildren needed to go to school past seventh, since they were from rural areas. "I will educate my [girl grandchildren] until sixth or seventh, because we are poor. They are children of farmers. They should learn up to what we can pay." She was widowed at 20, is now 56 and has led a difficult life. Although Indukalabai is from a rural village, she is part of one of the first MBUP SHGs in Sangola. The discussions about educating girls and financing possibilities probably do not occur, since her SHG has had similar members for over 10 years. Moreover, she admitted during the interview that she does not speak at the meetings, aside from the financial dealings. Another possibility

is that it is thought that only people from rural areas need education on these issues; since she is from a Sangola SHG, it may not be discussed as a priority. The translator that accompanied me to the interview also works for MBUP and told her to inquire about schemes with her SHGs or to come directly to MBUP and inquire. A few weeks after the interview, she did pass by MBUP to get informed and stopped by my guestroom for some tea. It is worrisome that a woman who has been in SHGs for over 10 years has not been part of a discussion of girls' education and does not see the value in it.

While there may be a problem with information sharing in SHGs, two women who wanted to drop their daughters out of school changed their minds through their SHG participation. Seema, an OBC SHG leader from Pujarwadi shares her personal experience:

I wanted to drop my eldest daughter out of school, but because I got a loan to pay for tuition and supplies, and with advice...Now my eldest daughter has completed a Bachelors in education, my second daughter is in 11th standard and has taking a kindergarten training from MBUP and is also training to be a tailor. My son is in 11th standard and achieved 92%....and my third daughter is in ninth standard.

Seema speaks with pride about educating her children, something made possible by her SHG participation. She refers to the funds to pay for her daughter's school expenses, but also to the advice that she received from the SHGs and MBUP that changed her mind. "Knowledge about the education of girls is most important. [The MBUP director] told me [to send my daughter to school] and my husband did not object...before SHGs I felt confused about taking decisions, but now I am confident." The SHG leader alludes to the importance of influential members of the community involved in SHGs and raising awareness on crucial social issues. Likewise for Rajeshwari, a middle caste SHG member from a remote area, the SHG played a significant part in promoting education for her girls.

Before...families did not send their girls to school beyond 7th. But with SHGs, we know the importance. In 1995 I was very ill. My elder daughter was in 9th and I had five young children and my sister in law's children in my house. I wanted to drop my girl out of school, I needed an extra hand in the house. But [my sanghatika and MBUP's SHG project coordinator] convinced me not to take her out of school. Through coming to meetings, I know the importance...Before I said, why should I educate my daughter beyond 10th. Now I am convinced...If someone's girl gets less marks in 10th or 11th standard, we all tell her 'don't worry, she'll do better next year'; I also have had this problem .

Rajeshwari shows the pivotal role of SHGs in promoting girl education, specifically in changing attitudes on such crucial matters. Having the support from other SHG members who have been in similar situations can make a difference when facing the social pressures of not educating girls. Aside from Rajeshwari and Seema, two SHG managers both of low and OBC caste explicitly saw SHGs as a way to promote girl's education.

Through another charitable organization, the Kawakami foundation, MBUP offers interest free loans to SHG members for their daughters' education. The program makes needed money available for girls' education, on the condition that women are SHG members and have had the family planning operation. As discussed in the literature review, India has had an egregious reputation with forced sterilizations and population control. While this program necessitates that women have had the family planning operation, I argue that although the program may have neo-Malthusian roots, it also promotes valuing girl children. Three out of the 30 women that I interviewed took advantage of this program; they were of varied caste background, location, and duration in SHGs. A middle caste SHG member from Sangola explains:

I just took benefit from the Kawakami foundation for my girl's education. They paid fees of her computer class and books...[N]ow my girl is educated. Every fee I have paid with my SHG savings and loans. So my daughter went to school because of SHGs. I repaid my loan through my hospital earnings.

Two other women, also of varied caste, location and background, had their fellow SHG members take an educational loan.

Through MBUP, women have also gained the value to use the money they earn, save, or borrow for important uses such as investing in education. A BOD member explains one way the SHGs help promote the values of MBUP: “women think of multiplying their earning (e.g. saving, investing by buying goat and buffalo), [and learn] the priority of expenses: health and education first.” Roshni, a SHG member of lower caste from Sangola recalls what her business has done for her family: “My business has grown, my lifestyle has improved. Because of the business, I have money to educate my children. My husband now has faith and trust in me”. While this SHG member has gained respect in her household and managed to educate her children through her productive labor, the privatization of public goods is problematic. Education and healthcare should be accessible for all. Harshita, a widow from Sangola of middle caste also explains how helpful SHG loans have been for her: “I built this house from the SHG...also, now my girl is educated. Every fee I paid with my SHG savings and loan. So my daughter went to school because of SHGs”. While these women cite the importance of the funds they get from their SHG involvement, they are also gaining insight on what they should be spending their household income on, despite the problematic privatization of essential rights.

As a complement to discussions during SHGs, MBUP also holds public lectures on girl education. Two women, a saguna and a SHG leader from Methawde and Pujarwadi respectively attended village seminars on girl education. Seema from Pujarwadi explains: Through SHGs and the lectures of [MBUP’s director], people’s mindset has changed. [The MBUP director]’s personality is very strong and this has helped to convince people.” Bringing discussions of girl education into the public sphere also contributes to systemic change, extending the individual change in consciousness and behavior.

4.1.1.2 Child Marriage

One of the main reasons that girls are taken out of school is to be married early. Out of 18 SHG women who spoke of child marriage, seven cited its problematic nature. Six out of seven of these women made a clear connection between child marriage and the education of girls. Seeing these two issues as interrelated shows that the interviewed women have a systemic understanding of the oppression of women and girls, rather than a compartmentalized one. Moreover, these women were mainly from the villages of Pujarwadi (four out of seven, one km away) and Methawde (two out of seven, ~17km away), villages that have a long history with SHGs. The fact that respondents especially interested in child marriage were concentrated in the latter two villages is significant because SHG women were interviewed from 12 different villages. The respondents' demographics suggest that having a long history of SHGs in one's village increases the likelihood of social awareness raising in the SHG participants.

Women from each caste category voiced their opinion on the negative nature of child marriage, although women from the OBC caste category were slightly overrepresented. Aruni is a pre-literate woman from Pujarwadi (one to two km from Sangola) who works as an attendant for MBUP; through her own personal experience, she connects child marriage with the lack of girls' education.

[I] want to educate my children. Government has restricted the marriage age to 18...My parents were so poor so they married me at an early age. I was helpless to oppose them. Now it is the 21st century, I want my children to learn and have a good life. [I] will give preference to education. In society, [there are] so many people who marry an educated girl.

Although her family arranged her marriage at an early age, she has decided not to give her girl children the same fate; Aruni has sent her two daughters and son to school.

While child marriage is characteristic of her nomadic tribe, Bhavanibai's SHG participation changed her mind. Her role as SHG leader has also helped her to

convince others in her caste. “In [my] caste, girls get married at 16 years old. I know that after 18 it is better. All in SHGs know that. Now all members of [my] caste are developed, they live in the city (village of Pujarwadi close to Sangola). They know the importance of the education of girls.”

Kalavatitai has also gained the value of delaying marriage through SHGs. She is a dynamic saguna from a lower caste that is very well respected in her remote rural community and uses her role as SHG manager to convince others in her village. Her daughter is being educated until 12th standard, more than her son. She explains:

In terms of girl marriage and education, it has changed a lot. Before girls would be married after 5th and 7th standard. But now they are being married at 18 and are educated until 12th. In SHG if there is someone who wants to marry a teenage girl, I go there to stop that marriage... MBUP gave training three years ago that I went to. It was a big seminar in Pune, there were 5000 women there from other SHGs in Maharashtra. I give the metaphor to SHG women: when a tree is small, the fruits it gives are not healthy. But when the tree grows tall, the fruits are very good.

Kalavatitai was not the only respondent who cited the important role of SHGs in stopping child marriage. In Pujarwadi, Seema, an SHG leader from the OBC caste category also spoke about her role as SHG leader in persuading others to stop child marriage. “My caste has the tradition of early marriage. I convince others in my community that girls should be educated first and then married.” As Kalavatitai, Seema is very well respected in her community. During the interview, many of her neighbors dropped in to see what was going on. Although the translator politely told them to give us some privacy, it was clear that they held her in high esteem. Likewise, a saguna from Methawde, and of upper caste shares: “we also tell women about the problems and disadvantages with child marriage ... they discuss them in groups.” These three SHG managers and leader remind us of their importance in changing attitudes and practices on pivotal issues.

4.1.1.3. Dowry

Marrying girls early is often seen as a way to decrease dowry payments. As we have seen in the *Introduction* chapter, dowry is a very common practice in rural India, although it is illegal. It is associated with much domestic violence and adds an onerous burden to poor families with one or more daughters. Fourteen out of 22 SHG women spoke about dowry during the interviews. One-third shared a personal experience with it in their lives, mostly women from OBC caste category; in two cases, women or their families did not accept dowry, while in another two cases, women did not pay or did not plan to pay dowry.

Chandrabai, a widowed SHG member from OBC caste category and a peri-urban area did not accept dowry for her son's marriage. She has had cancer and needed help with taking care of the home; this factored into the decision: "we obtained no dowry from my daughter-in-law. She is good, and I want a woman who can take care of my house since I'm not well. And she can do that." It is remarkable that she did not see the need for accepting since she is not in a good economic condition, especially having to pay her medical bills. While Chandrabai is clearly counting on her daughter-in-law's unpaid care-work, most women are expected to do the bulk of the housework and care-work, as well as provide a dowry.

Radhika is a young woman living in a remote rural area from the OBC caste category; she explains how her family did not pay her dowry, mainly due to their impoverished situation:

We are five sisters and my father never spent on dowry. We were very poor, an alcoholic father, and my mother had a tea stall... of course it's wrong [to demand dowry]. We take care of the girl child for everything: education, health, clothes, etc. Why should they expect all that and a dowry? The father in law should look after [his daughter in law] like his own child.

She has two young boys, so I asked her what she would do in their future marriage:

As I have experienced poverty, I would never take dowry, and educate [my daughters in law], let them have a job, and marry

them. The girl should be good and of good behavior. I will take care of her more than her parents did. I had a difficult childhood.

Radhika's family did not pay a dowry at her marriage, and she plans not to accept it from her future daughter in laws' families. This however, needs to be decided with (or by) her in-laws and husband.

Rajeshwari has been a SHG member for more than 12 years, from a remote rural area and did not give a dowry for her daughter. She is of middle caste and in her early forties. She explains her experience with dowry for her three sons and three daughters:

I did not give dowry. They did not ask. With good-looking girls they don't ask. ...I know from the SHG not to take dowry. Now some people don't if the fathers are poor but the women are good-looking and wise, it's not needed. I don't want to take dowry for my sons. I don't know about others in [my village]. It's not openly talked about. But I think the proportion is less than before...No one takes dowry [in SHGs]. Yes, we talk about it [in my SHG]. There were eight marriages four days ago. No one took dowry...Now the number of girls are less, so we can't.

Rajeshwari points to the fact that dowry is still not openly talked about. While she does not want to take dowry from her sons' marriages, she may have opposition from her husband and in laws, and her financial situation may not allow her the freedom of deciding. She also refers to a worrisome trend of girls being exempted from dowry because they are seen as particularly desirable and because the number of young women is decreasing. While the end result of families not demanding dowry is to be aspired, it should be based on the valuing of women in general rather than selectively for certain women who are deemed desirable.

During my 2007 internship with MBUP, I was told about a celebration that was held to honor women who had refused dowry from their in law family. I got the impression that such a ceremony was quite widespread. I was impressed with it, as it brought taboo subjects into the public sphere and rewarded counter-cultural behavior. Accordingly, in my interviews I referred to this event to see if the respondents knew about it and what they thought of such an event. Not one

respondent knew about a dowry refusal celebration, indicating that it is not as widespread as anticipated. Considering that most women still thought of dowry as a problem and as a taboo subject, it is a relatively inexpensive event that could further change attitudes on the subject. Two SHGs managers of lower caste thought that it would be a good idea to have one such event with their SHGs. Tabassumbabi, a Muslim sanghatika explains: “we should honor the women who refuse dowry, just like we honor children who do well in school.”

While only four women explicitly mentioned that they spoke about dowry in their SHG, four other women knew of a woman in their SHG who refused dowry. Taraka, a middle caste Sanghatika tells us what she does to change attitudes in the villages she works in, “In meetings, young women also in 10th and 11th standard [attend, and] I convince them not to stop school, and the parents also. I convince girls to learn until 12th and tell their future husbands to either marry them or their dowry”. While it is necessary to raise social awareness in girls and women, efforts to change the attitudes of boys and men can contribute to change to becoming systemic. Maitreya, a middle class saguna from a rural area provides us with a red flag:

One of my relatives in Pandharpur (city 35km from Sangola) did not take dowry from his son’s wife. A politician congratulated them publicly and everyone here knows about it. But...even though we discuss banning dowry in the meetings, ...husbands never listen to their wives.

Maitreya is significantly less optimistic than most of the women that were interviewed. She suggests that it is not sufficient to speak about these important issues in meetings. Events such as celebrating the refusal of dowry and the involvement of men may work to contribute to more systemic change.

While many women had experienced or heard of people who refused dowry, two women along with Maitreya were quite critical about these advancements. Indukalabai, a 50 year old widow from the OBC caste category is quite skeptical: “Whoever does not take dowry, they demand for gold. They say they don’t accept

dowry, but it's just for show." Another SHG member, a Muslim woman from a lower caste is in concurrence with Indukalabai, "all people take dowry, some more, some less." However, when an MBUP staff member present at the interview shared that she refused dowry for her son's wedding, Indukalabai replied, "I have three daughters, it would be very nice to have that kind of sister in law."

4.1.1.4. Sex Selective Abortion

Dowry is a significant factor leading to the overall neglect and devaluing of girl children, and has been cited as a rationale for the rising problem of sex selective abortions (SSAs) in the country (e.g. Jha et al., 2011). SSA contributes to the very skewed population ratio in India. Families want a son so desperately that they are willing to terminate a pregnancy because of the female sex of the fetus. Ultrasounds during pregnancy are not for the purpose of determining the health of the fetus, but rather to determine the sex. The director of MBUP runs a family clinic and her clinic refuses to give such ultrasounds. MBUP gives public lectures on SSA to educate women on the issue. One male SHG member cooperated with his SHG manager to have a public celebration of the recent birth of three girls in the village. This type of activity shows how men can be involved in SHG in a way that promotes social change.

Some families refrain from having a SSA, but keep having children until they give birth to a boy, which can further aggravate the impoverished situation of the family. MBUP SHG project officer explains how in an effort to control SSA, some "doctor licenses have been suspended [by the government]. I think SSA have been decreasing, but [families] simply have more births until they have a son." MBUP has encouraged the family planning operation after a woman has one or two girls, in order to promote the valorization of girls and to give women the option of controlling their family size. As already noted, India has a history of forced sterilizations, but population control is not central to the program. Women are advised to limit their fertility, especially because the main reason for having many children is to ensure having a boy.

During the interviews, 12 SHG women of varied backgrounds spoke about SSA. While most of these women recognized the problem and were against it, two women diverted from that trend. Half of the relevant respondents shared first hand experiences with SSA and one -third reported convincing others not to get a SSA.

Maitreya, a saguna of middle caste from a rural area helps us understand why women resort to SSA:

[the family planning operation] is ok, to prevent the crisis of having so many girls. All women say that in the family, a son should be there, but if you're waiting for a son, you can get so many daughters. We should be happy with two girls...[O]n the one hand, [SSA] is a sin but in another way, it is ok that we abort her. There is so much money involved with a girl: dowry, etc.

It is worrisome that an SHG manager has such a viewpoint, since the role of a saguna is key in raising awareness in SHG members. As previously mentioned, SSA and female infanticide (less common now but rooted in the same patriarchal motives) are entrenched in Indian society, especially in rural areas due to patrilocal residence, patrilineal inheritance, and dowry.

One quarter of the women interviewed recounted their firsthand experiences with SSA and the family planning operation after one or two girls. Harshita, a middle caste nurse from Sangola town opted for a family planning operation after just one girl: "I also got congratulated for getting the family planning operation after one girl. I think it is good [to celebrate this]... they never desired to have a son and these things should be celebrated". This respondent demonstrates the importance of social acknowledgement of a counter cultural choice. Conversely, Safiya, a Muslim woman from a lower caste explains why she did not get the FPO after having her 2 daughters: "I never heard of that [celebration for FPO]. There is a choice that everyone has to make. In the hospital in Mumbai, when I gave birth to a girl, they said 'if you get the family planning operation now, we will give you Rs. 50 000.' And I replied, I will give you Rs. 100 000 for a boy". This woman ended up having two girls and finally one boy. Although she is relatively poor, she still managed to pay for her

eldest daughter's schooling to become a teacher. Her situation illustrates the felt importance of having a boy, although she clearly values her daughters. Aside from these first hand experiences, three SHG members (two of OBC caste from rural areas, and one from middle caste in Sangola) had a friend or relative who got a FPO after one or two girls.

Although Radhika is a young woman of OBC caste category from a remote town who already has two boys, she explains how difficult it is to be a new daughter in law and have girl children. "It's troublesome to have a girl child as a daughter-in-law, as the family always teases her. It's wrong. Either way, [the girl child] should be looked after. I saw so many young women going to get a sonography [to detect the sex of the fetus]. It is wrong."

Four diverse women reported convincing others to not get a SSA or to get a FPO after having only daughters. Rajeshwari, a middle caste woman and SHG member from a rural area explains:

I convinced my second daughter to keep her second baby and not detect the sex and do the family operation...After two children, I tell people to get the family planning operation. Before, if [parents were] illiterate they [wanted] a boy, but now since there are less women in society, they live.

Rajeshwari suggests that SSA is slowing down because of the marked lack of women in society.

Another SHG member, but of middle class and from Sangola town describes her experience as a nurse: "there are also many patients who want a male child. I always tell them to keep it and not to abort; let the girl come. We try to talk to women and convince them, but it is harder to convince the men." The SHG member alludes to the necessity of finding ways to reach out to men and change their attitudes on the crucial issue.

Two SHG managers were among the respondents that reported convincing others not to get a SSA as well as explicitly talking about SSA in their SHGs. A SHG

manager from a rural area, Namita from the OBC caste category explains: “When someone wants to go for a sonography, [I say] ‘why are you doing this, don’t go to the doctor for that’. After two girls, a woman tried for a boy, but it was a girl. After three girls, she got the operation”. This demonstrates the pivotal role of SHG managers as pillars of change in their communities, in convincing women that it is suitable to only have daughters.

One dynamic saguna from Methawde village proudly showed us photos as she recounted an event that was held by MBUP for her SHGs. “I took the campaign for all my SHGs on the girl child. They gave prizes to women who took a family planning operation after one or two girls [and no boys].” In subsequent interviews, I cited this event when asking about SSA to see what respondents thought of it and if they had ever heard of it. No other respondent heard of the specific matter, not even a woman I interviewed from the particular saguna’s SHGs. However, five respondents thought it was a good idea to have such events. The respondents were mainly SHG members of OBC and middle caste category, and from rural areas. Beyond education, there is a social factor of openly talking about taboo issues, and being inspired by other people’s personal experiences that can contribute to more systemic change.

We have seen how MBUP encourages the valuing of girls through consciousness raising activities in SHGs and awareness camps. This in turn promotes the *power within* women to conceptualize alternatives to cultural norms and potentially change attitudes and behaviors that keep women in subordinate positions, contributing to informal social change. The next section focuses on their self worth and personal empowerment.

4.1.2. Em(power)ment

Using an alternative, nuanced version of power as developed in the theoretical framework, we can see how MBUP works to promote the valuing of women. While the organization encourages women to tap into their *power within*, through increasing their self-worth and their knowledge (and promoting individual

informal change), its ability to promote women's *power to* shape their own lives is limited. The themes that emerged from the interviews in the category of empowerment include economic benefits, confidence building, increased mobility, and domestic violence. The interviewees made clear the importance of SHGs in their personal and household empowerment.

4.1.2.1. Economic Benefits

My research focus is mainly on the social outcomes of the SHGs, given that most of the literature concentrates on the economic function of the groups without situating them in a social context. The interview questions remained open so that women could share why the SHG was important in their lives. For the interviewees, the importance of economic outcomes was however very clear. 85% of respondents cited the importance of economic gain in SHGs, characterized by: fostering good money habits, a decrease in/ alternative to moneylenders, a change in lifestyle, an economic contribution to household, and an entrepreneurship opportunity. Women from OBC and lower caste categories were over represented, making up more than 70% of women that quoted the economic benefits of SHGs, although they only make up half the sample. While this did not completely obscure the social value SHG participants attributed to the SHG, it is important to note that the SHG's economic role was very significant to women.

Although my initial research impulse was to separate social and economic issues, it became clear through the research that the organization and its beneficiaries saw the two aspects as intimately related. According to the organization, contributing economically to the household allowed women to be taken more seriously. Anuradhatai, the MBUP SHG program manager explains how this change happens: "First no one took the women's opinions (husband or mother-in-law) or she can't take any decisions. After the family takes benefit [from SHGs], they change their attitudes." This benefit could include a loan for the family (the reason for the loan must be specified at the meeting), a scheme from MBUP, a loan for a micro-business or livestock, or a vocational training session. A member of the

board of directors describes another perceived positive outcome of the SHG, related to the economic benefit of saving instead of selling household valuables.

Due to the SHG, the woman has the capacity to do more. The husband is happy to save (instead selling gold and animals). Also, he knows that the status and lifestyle of the family has changed (health awareness, cleanliness, etc)...[as well as] behavior of and with other people. So [her] husband supports her in her work.

This BOD member refers to the lifestyle change of a woman and her family as contributing to her husband's support in the household. Furthermore, the founder of the organization asserts: "SHGs have helped us a lot. The families found that women can get a loan for us, then we have to listen to her... Women should be respected and command respect."

Participants echoed gaining respect through bringing economic benefits to the household and having more decision making power. Radhika, a young OBC woman from a remote rural area clarifies how the income from her micro business improved her relationships with her family. "I was afraid of my husband and mother-in-law (before), but now my husband respects me because I contribute to daily earnings". These women felt they had the *power to* shape their lives because of their economic earnings. While the importance of economic contributions to the household cannot be discounted, this has some problematic implications since a woman should be valued whether or not she brings money into the household. Moreover, women's economic contribution to the household is not inherently subversive since it does not necessarily call into question the general power dynamics of the household and the household division of labor (Kabeer, 1994).

In MBUP's discussions of rural women's empowerment through awareness raising, training, small businesses, and involvement in their communities, there is never a mention about women being overworked. MBUP does not give women much counseling in terms of home-work-community balance. Although they provide tips on time management, they do not address the redistribution of tasks within the household. There has been furthermore no effort to educate boys on the issue of

learning domestic tasks. Even during my informal lunchtime discussions with MBUP staff, the strong-minded women saw it as inevitable and as 'their duty'. In fact, most participants shared a gender representation where women have to do all the household chores¹⁵, and that this makes them feel valuable.

Aside from two women who reported that their husbands and sons helped with fetching water and making tea on occasion, the interviewees echoed MBUP's staff views on household duties. Kabeer (1994) provides insight on why women see their household chores as innate:

The assignment of domestic responsibility to women is so deeply institutionalized in household rules and practices that it appears non-negotiable. Women who wish to take up employment can only do so by cutting down on their leisure or withdrawing their children from school. They rarely do so by renegotiating the division of labor so that husbands undertake a greater share of domestic chores.

Contributing money to the household and having some decision-making power as a result is an undeniable form of empowerment, but it does not question the underlying power relationships that keep women in subordinate positions. Women's involvement in the public sphere further contributed to their *power within*.

4.1.2.2 The Public Sphere

Within individual informal institutional change, a theme that emerged from interviews was personal empowerment (*power within*) in the public sphere. This included women's sense of confidence, their increased mobility, and their position in their communities. MBUP was an important factor in women's sense of empowerment in the public sphere, through the organization's support as well as its good reputation.

¹⁵ Their daily housework consists of: making chapatti (flat bread), cooking, washing clothes, cleaning the house, fetching water, and feeding and taking care of animals if they have any.

Half of the SHG women interviewed asserted a gain in self-confidence due to the SHG. 80% of them were of low or OBC caste category, while 60% were from rural or remote rural areas. This confidence manifested itself in public speaking, dealing with bank and government officials, and getting out of the house and interacting with other women.

Most of the women (seven out of ten) described how they became more confident to speak in public and with government officials. Six out of these seven women were of OBC or low caste categories, like Aruni, a young woman who works at the MBUP office as an office attendant. She explains how the confidence gained from her SHG involvement and her work with MBUP allowed her to accomplish significant things for her family. Prior to the small brick hut they now have, her family was living in a precarious tent-like structure. When the hut was built two years ago, her father-in-law was having difficulty getting an electricity connection, but she took the liberty to solve the situation:

For the electricity in my house, my father-in-law tried for months but could not deal with the officials. They were asking for a bribe. I asked [the MBUP office superintendent] for the afternoon off and went to the government office. MBUP does not give bribes to anyone, I know that. So when I went to the government office, I refused to pay a bribe. I quoted MBUP and [the director] and I got it done in one afternoon.

She continues: "While interacting with all kinds of different people, government officials, guests of MBUP, etc, it builds confidence and I see myself in a different way. I am not poor and illiterate." Aruni has tapped into her *power within* and managed to shape her life for the better.

Another avenue where women reported gaining confidence is through getting out of the house and interacting with other women. Two significantly different women, in terms of caste, class, and degree of rurality described this type of gain in confidence. Radhika, a young SHG member of OBC caste from a remote rural area explains what her SHG participation has brought to her in the past three years.

I got the confidence that I could do something. Earlier I was a housewife only. I never talked to others. With my participation, I have mixed with other women of the village, I can talk to them and interact with them in a nice way...before we never came out of our house. The house was my world.

Padmini, a SHG leader of upper caste from Sangola town echoes Radhika's assertion: "in our SHG, we come out of our house to interact together. We learn how to do this. Our [courage and confidence] is increasing". The diverse representation of women implies that the value of getting out of the private sphere is something that transcends socio-economic status.

SHG leaders and managers (*sagunas* and *sanghatikas*) played a significant role in their communities. Five among them commented on their important role and how they got recognition for their work. These women were mostly of lower caste and from rural areas. Kalavatitai, a *saguna* from a remote rural village of lower caste learned how to read and write from MBUP and now keeps all the records of her SHGs. She mentions her gain in respect from her community, which she cultivated over her 10 year involvement in SHGs in her village. A number of years ago, she introduced a MBUP pilot project in her draught-prone village to increase well water levels. The *bandhara* (check dam) was built by women in SHGs and is now supervised by Kalavatitai and her family. The project has been beneficial for her community and has raised her social position significantly. However, while the engineer of the *bhandara* was paid, Kalavatitai (the supervisor) and the women constructing it were not. The unpaid work of women for community development is a problematic by-product of the neo-liberal state. In this example, although the SHG platform has provided women with the *power to* collectively change their lives, they are arguably doing the work of the state without pay. Therefore, while the process and end result were empowering given that the project significantly improved the lives of many families and was led by women, it is situated in a larger context that is disempowering since it releases the state of responsibility from investing in public infrastructure and places the onus on the 'altruistic' volunteer work of women.

Kalavatitai is also very involved in her remote community: “I talk about development to the panchayat, on behalf of all SHG women. And sometimes they listen and are scared¹⁶ of me. Now I have confidence from SHGs and MBUP. ” The saguna also explains how she uses her position in the community to help other women assert themselves. The tax collector for the village is a woman and she takes Kalavatitai with her. She recounts: “I have the experience of how to talk with everyone in the village.” Kalavatitai has a commanding presence and is apparently well respected in her community. She was also very eager to be involved in more events and schemes in MBUP but was also free to criticize the organization, asking the translator, an SHG program officer at MBUP, why MBUP has not yet processed her request to have another public lecture in her village.

Padmini, an upper caste SHG leader from Sangola describes how her position in the community has ameliorated as a result of her SHG involvement:

Being an SHG member, we have a good reputation in society. Before SHGs, I was always worried about what people thought of me when I would go out. I talk to men on the road without fear or worry that others will say something. Now since SHGs have a good reputation and also being a pre-primary teacher helps as well.

After 20 years of marriage, Bhavanibai, a SHG leader of lower caste, has no children and explains how her business gives her dignity: “...but my mother-in-law did not want her son to remarry. So I have no children, but I give light to every home through selling candles”. Bhavanibai takes her participation to heart and finds pride in her business. Moreover, Namita, a saguna of OBC caste explains how her societal status has changed through her participation, with her awareness of education and her popularity as a SHG spokesperson:

When I was traveling by bus to Pandharpur [a town 30 km away], there were two women talking. And I explained where my son reached in school and that his upcoming test would be difficult. And they said, ‘oh, you’re just a rural woman, how do you know about

¹⁶ Many of the English speakers in Sangola, including the translators, used the term ‘were scared of her’ to refer to a woman that was well respected in her community, taken seriously, and someone not to be crossed.

that?’ And I replied that I am part of MBUP SHGs...I went to Mumbai with MBUP, where MBUP got a prize of 10 lakh Rupees (one million rupees, approximately \$25 000). I went and had no fear. Everyone came to shake my hand and praised me [after sharing my experience]. It was even on the news and my neighbors saw me! Because of MBUP I went there....MBUP has also sent me to Pune and Sangli to SHG programs to share my success story. In Pune, there is an annual event that displays all SHG products...I specialize in chula bakri (specialty flatbread) and sell [it]...all the big personalities come...enjoying my food. It makes me feel proud and happy.

Two SHG members, both young women from OBC caste, recalled how they felt a gain in respect from their community. Aruni from Pujarwadi explains:

My neighbors’ attitudes have changed [about me] because my lifestyle has changed. [When I worked] as a laborer people looked at me as a laborer, but now people say I have become smart and particular. Earlier no one was coming to my house, and now they all come to see me. I give half the credit to working for MBUP and half for being part of the SHG.

Radhika is also a pre-literate woman of the OBC category, and comments on her gain in position in her community: “people are looking at me in a very good manner, they [also want the training that I took] and they want to learn things from me.” These women exemplify their acquired *power to* improve their lives and position in their community. Connected to their community status is their ability to travel on their own terms.

Mobility is a significant factor in personal and social empowerment for women in rural India. According to Kabeer (1994), expanding women’s mobility is an “important element in the continuing process of building awareness...[and] plays an important role in breaking down the sense of isolation and powerlessness that women are often trapped in”, amplifying the *power within*. Besides the social convention of women not traveling frequently outside the home, there is the very difficult transportation situation which exacerbates the custom. Especially in rainy season, many of the dirt roads that lead to rural and remote villages are difficult if

not impossible to tread on. The public transportation system is not very thorough or reliable, with a bus schedule that is more of a suggestion than a rule. If one does manage to get on a bus, they are so cramped and there are instances of groping and unwanted touching that are quite frequent. Another mode of transport in rural areas is that of privately owned jeeps that pick up people going to similar locations. These too are overcrowded most of the time (sometimes seating double their capacity), and do not come very frequently. I have waited up to two hours in remote villages for a jeep going back to Sangola, and was told that this was not an infrequent occurrence. Therefore, a patriarchal tradition compounded by the difficult transport situation, as well as the cost contribute to making mobility a significant challenge for women.

Half of the SHG women spoke about their mobility, with eight among them reporting experiencing an increased mobility since they joined an SHG. It became easier for them to travel thanks to their increased confidence, their affiliation with a reputable organization, MBUP, and the change in attitudes of their family. It is significant to note that 75% of these women were of OBC or low caste categories, while 88% had been in SHGs for over 10 years. They were fairly evenly distributed in terms of type of SHG respondents, as well as distance from Sangola town. However, 38% of the women who reported an increased mobility were from Pujarwadi, a very successful hub of SHGs.

Bhavanibai, an SHG leader of lower caste from Pujarwadi explains the factors resulting in her increased mobility: "Before I was scared to go to the village freely, but then I got the confidence because I am a SHG member. At first I have fear to go to the hospital alone; now I have no fear." Tabassumbabi is a sanghatika from Sangola of lower caste and Muslim faith who has been involved with SHG for 10 years. Her husband works abroad and she is often left alone with her children. "At first I was scared to go out. Now I get knowledge of how to speak to officers and people here. I get recognition that I am from MBUP. I am part of the MBUP family and we do things correctly." Chandrabai is a SHG member also from Pujarwadi from OBC category and a widow. She says: "if there is no MBUP [women] don't go alone to the market.

Before they only go to farms in groups and have no confidence. They have faith in MBUP.” Chandrabai, Tabassumbabi and Bhavanibai all clearly demonstrate how important their involvement with SHGs is with their increased mobility.

Chandrabai also spoke about her husband with respect to her mobility. Her husband was a serious alcoholic who made her life very difficult. I asked her if he had any problem with her traveling; she replied, “[since] my husband was an alcoholic, he paid no attention to the family. He knew about Birasdar Madam, [the MBUP management member responsible for SHGs, and from the same village] and that she is with me, so there was no problem, he was assured.” Chandrabai indicates the pivotal role of having respected members of society involved in SHGs in order to convince family members of the importance of their participation and mobility.

Radhika is a young OBC woman who has only been in SHGs for three years. In this short time, she has managed to change her own mind as well as that of her husband on her mobility. She lives in Belawdi, a town over 20 kilometers away from Sangola, which is quite a distance by local standards. There is a river separating the town from the main road to Sangola and no bridge exists. The majority of the year, the river is dry so the bus drives on the river, but in the rainy season, it is a much longer journey.

I never left the house without my husband. I wanted to go to [the annual MBUP SHG gathering] but there was no one to go with. But now I can go. As I became a member, I came to know so many things and my husband also. Now he allows me to go to my mother’s house [25 kilometers away] without him.

Radhika also credits her husband’s change in attitude to her contribution to household earnings.

While most women attributed their increased mobility with their SHG involvement, Rajeshwari, a middle caste woman from a remote rural area, describes better transportation systems have contributed to it. “First families did not allow their women to go [to Sangola], but now the transport has also improved...so because of transport facility, women travel more.” Greater facility in transportation

is a significant factor, particularly for women in remote areas. Rajeshawari's response reflects Rahman and Rao's (2004)¹⁷ conclusion that the presence of physical infrastructure such as streetlights significantly affects women's mobility in India. However, SHG participation is the most popular reason for increased mobility among respondents. Through SHGs, women are changing their attitudes on entrenched cultural norms, getting the confidence to travel, and accruing decision making power in their households. Despite this gain in decision making power, domestic violence is a grim reality for many rural women.

4.1.2.3. Domestic Violence

Through MBUP's family counseling center, Maitrin¹⁸, the organization provides women with knowledge about the recourse they can obtain for their family crisis, through individual and family counseling, legal proceedings, calling the police, or otherwise. Since 2004, they have completed 1050 cases. A Maitrin social worker explains the process of treating a case:

The client comes to the office and I fill out the application. Then I write a letter to her husband requesting him to come to Maitrin. If he does not come within eight days, I send another letter, to a maximum of three. Then we visit his house if he doesn't come (with some board members also). But they usually come after one letter. When he comes, we tell him the complaint and he tells his side (alone). Then I can determine the problem. Then we call them to have a face to face discussion at Matrin and they get a mutual understanding about the problem. When there is a big problem, the wife usually goes to her mother's house and comes to FCC with mother or father. If the problem is solved, they both go home together. We write a guarantee letter that they both sign. After eight days I call to see how the family life is.

The center also holds monthly 'awareness camps' on relevant subjects in different villages such as husband and wife relations, alcoholism and SSA, as well as sex

¹⁷ Their study involved interviewing 800 women from 10 different districts of Northern and Southern India

¹⁸ literally means 'female friend'

education for girls, and premarital counseling for college students. These awareness camps bring taboo issues into the public sphere, complementing the work done by SHGs. However, the camps are directed to women, limiting their potential for systemic change.

In the SHGs, women are always told to go to Maitrin if they have a very big family crisis. Smaller quarrels are usually managed through the SHG unit, with the leader, or saguna. The SHGs act as mutual support centers where women can bring their family problems. A MBUP staff member who was a Sanghatika and SHG member describes how she was consoled through her SHG: "I got to see that my condition is better than [other women in my SHG]...I got to see that my problems are very small."

Three SHG managers and one SHG leader explained their pivotal role in supporting women that are survivors of domestic violence and directing them to the proper services. Maitreya, a middle caste saguna explicates the important role of SHG managers: "the [SHG] women trust that when they come to me their work will be fruitful. [They come to me] for family problems, and family quarrels are settled in Maitrin." Likewise, a lower caste Sanghatika from Sangola expands on her relationship with the SHG women in her work area: "SHG members, they all live close by so they know about the conflicts. And I give advice. We live like a family." A sanghatika from a remote rural area explains how she helps to create a support structure for women in her SHG: "If women have problems with husbands or children, they come to see me...We also talk about it in meetings."

Alcoholism was a big problem for many women's families, and was associated with domestic violence. Two women of lower and OBC categories reported a personal experience with alcoholism abuse in their households. One of them, a SHG leader from Pujarwadi recounts how her husband stopped his addiction: "My husband was an alcoholic and abused me, but through SHGs, I brought home money and slowly he stopped...He was psychologically satisfied so he did not need to drink." Seema's understanding of her husband's behavioral change is

similar to one of the BOD members' (of higher caste category) who happens to be very active in her village.

Liquor addict men are very common in this area [Pujarwadi and Sangola]. But in my house they don't drink. Why? And I observed that as women are always teasing their husband, and as men are not able to bring the things [that their wives ask for and provide for their families], it makes them drink...I convinced [women] to save their money and help him.

This BOD member's comments about the causes of alcoholism and how the addiction subsides are related to MBUP's understanding of the causes of domestic violence. While all MBUP and Maitrin staff very boldly were against domestic violence and agreed it was wrong, some justified the practice with women's behavior. A Maitrin social worker was explaining common reasons why women come to the center. A frequent scenario is that a woman gets into a disagreement with her husband and mother-in-law and then calls her mother to be consoled (who often lives in another village). The mother tells her daughter to leave her husband's house and come to stay in her natal home, rather than dealing with the problem. It is striking however, to hear the blame placed on the woman and her mother, rather than the husband who beat his wife. "In many cases, a wife's mother interferes in husband and wife relations and tells her not to obey her mother-in-law and instead to come back to her [natal] home." An example of the quarrel would be a husband beating his wife because he does not like her cooking. In such a scenario, the social worker said that instead of the woman's mother telling her daughter to leave the husband's house, she should tell her to change her cooking to fit her husband's liking. This implies at least in part that the husband was right in beating his wife in the first place. While one of the BOD members states that MBUP teaches women "If I am not wrong, I should fight the injustice," it is unclear what 'being right' entails.

The way that domestic violence is understood to change is more through the modification of women's consciousness rather than the modification of men's behavior. For instance, the Maitrin awareness camps against domestic violence and alcoholism only target women. MBUP office superintendant and former Maitrin staff

member explains the change that needs to happen *in women*: “Women have to become strong, mentally and physically. [And we need to find] the roots of the problem.” When I asked why violence was the de facto solution to ‘deal’ with any problem, we encountered a dead end: “I think that there is no end of that violence against women.”

Asking a board member the same question, she responded:

We try our best to give them work for their hands and thoughts for their mind. All these things [injustices, violence against women] happen because of poverty and wrong mindset. Now we engage women and men to have a busy and healthy mind...If you cannot be the sun and change [all] men’s attitudes, you can be a candle. And all of us with candles, we can create a chain of goodwill. It is a long term process, but it is perpetual.

Through SHG and Maitrin support, women can develop the power within to help deal with their situation and in some extreme cases have the power to go to the police and change their lifestyle. However, the family unit is always promoted as the MBUP director explains: “it is very difficult for a woman to be single in rural India. We try to maintain the family as much as possible”. Moreover, men are only marginally encouraged to change their behavior. This approach does not contribute to the systemic change that is required to eradicate violence against women.

MBUP contributes to informal social change for the situation of women and girls in rural Indian society through raising social awareness in their SHGs. They are fairly effective in promoting social awareness in women and fostering the power within, but do not concentrate their programming on reaching men. There are problems with monitoring and self-reflection that have emerged in the results which will be explored in the following section, along with the organization’s role in promoting systemic change.

4.2 Systemic Informal Change

As evidenced in the previous section, MBUP works to transform women's social awareness on issues relevant to Indian rural life and promotes informal change. We now turn to the organization's role in promoting systemic change, including women's collective power (*power with*) and the *power to* collectively affect change. Beginning with an analysis of the organization's role in promoting collective struggle among women, I continue with a discussion of the organization's movement diversity, introspection, and openness to change, including its information sharing and monitoring, its organizational dynamics and the engagement of men in their work. The organization's contribution to broader social change will also be examined.

4.2.1 Collective Struggle

In order for individual changes in consciousness to contribute to systemic change, women should feel solidarity with each other (*power with*) and recognize that collective change (*power to*) is both possible and desirable. MBUP promotes a collective identity and a sense of solidarity through its SHG membership, but is weaker in mobilizing its members to make collective demands beyond the village level.

Beyond conscientization in SHGs and conducting awareness camps, MBUP's annual SHG gathering also contributes to the organization's promotion of collective struggle. At the event, there is an educative theatre component organized, directed and acted out by SHG women. Women also share their entrepreneurship successes as well as their social mobilizing efforts. This annual event creates friendships, promotes unity in the women and provides inspiration for their work.

The vast majority of women interviewed had a high esteem for their group. This became evident through the SHG members' views on the importance of their SHG, the significant role they see MBUP playing in their groups, and how they feel about the larger SHG collective. The concept of unity through SHGs was employed

widely in the interviews. Radhika is a young newcomer to SHGs and from a remote rural area. She already values the unity promoted in SHGs: "...with SHG, unity is created and raises ambition in the members. A single member cannot do this alone. More women should join and unite...Everything is possible through unity." Tabassumbabi, a Muslim sanghatika explains how SHGs act as a problem-solving unit: "If there is any problem that arises, SHGs can solve it. Like water sanitation. First be united through the SHG and then it is easy to solve the problem."

Only one woman asserted that she felt no connection to the other women involved in SHGs. Gangikabai has been involved in SHGs for three years, but her nomadic lifestyle precludes her from being as active as she would like with MBUP.

There were five actions reported that displayed the solidarity SHG women felt for other women. When Chandrabai was diagnosed with cancer, she could not make the payments for her treatments. All the SHGs from her town of Pujarwadi got together and pooled the necessary funds. Devaki, a SHG leader from a remote rural area reported how five members of her group decided to donate money to their fellow SHG member in financial crisis to build a house. Bhavanibai, an SHG leader from Pujarwadi shares her experience, "If there is any activity to improve our condition [offered by MBUP], we do it. If [members of my SHG] know about problems of other women, we go to help. Like in other SHGs, there is confusion of loan repayment and money." Namita also reported four members of her SHG pooling their resources to get a loan for a needy woman outside of their SHG, and took full responsibility for the loan. These actions demonstrate that there is a culture in SHGs that promotes unity and solidarity among members.

Apart from promoting a sense of unity among women, MBUP fosters active citizenship in its members and supports and encourages some community actions through its SHGs. Elements of active citizenship that emerged from interviews include attending Gram Sabha meetings¹⁹ and being involved in local government,

¹⁹ Gram Sabha is the constituency of a village (Ministry of Panchayati Raj, 2011)

acquiring knowledge about government schemes and citizen entitlements, and partaking in community action.

There are at least four Gram Sabha meetings per year, where all adult members of a village are invited to take part in discussions and participate in the decision-making process for development schemes of the village. Five women, mostly sagunas or sanghatikas offered stories on their involvement with the Gram Sabha, as well as that of their SHG member colleagues. The remaining three quarters of the SHG women interviewed did not mention any community involvement on their part.

The important role of the SHG managers is evident in promoting active citizenship among SHG women. Namita, an OBC saguna shares how she and her SHG members participate in the Gram Sabha:

[The SHG members and I], we all attend the Gram Sabha...with the panchayat we make applications and sign all our names. For example, we made an application for a meeting hall... [and] sometimes for some poor people, we tell the Gram Sebak²⁰ to give the municipal water connection for free.

Kalavatitai is a sanghatika from a remote rural area from a tribal caste. She has been significantly involved with local politics, herself being a member of the local decision-making body 15 years ago. While she does not want to have a political party affiliation, she has been very active to promote active citizenship among the women in her SHGs.

We all attend the Gram Sabha and we go to the meetings of the panchayat with any new theme...[The politicians] know that if one [of them] says something bad to [one of the SHG women], that they are backed by 80-90 women. So they are scared²¹.

Through their gram sabha participation, as well as through information received in SHG groups (from the sanghatikas), SHG women have access to

²⁰ Grab Sebak is the decision making body of the village (Ministry of Panchayati Raj, 2011)

²¹ 'Scared' in this context implies that the SHG women are respected and taken seriously by the panchayat members

knowledge about government schemes and citizenship entitlements. Kalavatitai acts as a focal point for the panchayat to the SHGs in her area. When the panchayat declared that they were building latrines in the village, they contacted her to relay the message to her SHG members. 15 members of her SHGs got a latrine through this scheme. Kalavatitai explains her connection with the issue: “here there are no public [or household] toilets. When I was [part of the panchayat], I made a resolution to have toilets and latrines in every home. They are starting to implement it 15 years later!”

Ekaparnika, a saguna from a remote rural area explains the kinds of government schemes members of her SHGs have taken advantage of.

We talk about [the schemes of the panchayat] in meetings to find out about which ones can be useful to us. For example, widowed women who have children below 18, they get [a monthly pension]. Five or six members [of my SHGs] have taken advantage of this.

A new sangatika from a rural area also described how SHG women came to know about schemes such as widow pensions, the below poverty line ration card, and getting electricity connections (of which there weren't many in the village beforehand).

Women's citizenship is not limited to the quarterly gram sabha meetings; sagunas and sanghatikas shared their experiences and have demonstrated how the women in their SHGs have attained a routine dialogue relationship with local politicians. Tabassumbabi, a Muslim sanghatika expressed how women of her SHGs collectively go to the panchayat to complain about electricity and water problems. Kalavatitai shared how she kept the ration shop in check, making sure that the vendor was not cheating its customers. MBUP also supported one saguna that read about a government scheme for clean villages; they put her into contact with the appropriate government official and also helped to make her village clean.

Six women discussed community action pertaining to their citizenship beyond Gram Sabha participation and routine dialogue with local government. The community action took the form of demonstrations, boycotting elections and collective demands regarding alcoholism, gambling, and obtaining resources for SHG women's villages.

There were two successful demonstrations against alcoholism among the interviewed women, one that was inconclusive, and another that was in process. SHG women in the remote village of Mahud have successfully resisted the opening of an alcohol shop in the village main square for over five years. At that time, the gram panchayat illegally passed a resolution to open an alcohol shop in the main square on public property; an MBUP board member found out and advised the SHG members of the area. Devaki, a widowed SHG leader from Mahud explains how the women of the village accomplished this:

[T]he panchayat shops...take rent. They should take the meeting and decide what the shop sells and what is done with the profit. But [five years ago we] stopped the resolution of the liquor shop. The SHG women went to the main square... we went to the gram sabha. 50-60 women all protesting and [putting] pressure on the panchayat. Now a liquorshop has started in another place but not the main square of the village where our children play, at least we don't have drunk men around there. It is a big success of our unity.

The vast majority of women interviewed were aware of this story and were very proud to hear that it was a product of SHG women's efforts. A more recent success story about shutting down a liquor shop was initiated by a young Muslim social worker at Maitrin three years ago.

15 women [from the same village] came here to Maitrin. They were troubled by alcoholism and gambling in their village. [The MBUP] director knows that I am daring and told me to form one SHG first (now there are five). And with the help of SHG members, we started the ban. I went with the women to the liquor shop and counseled the shop owner. Then the shop closed for two days and reopened. I would go to the village once per month for the SHG meetings. When the shop opened, [the SHG women] would call me and I would call

the police. At first they did not cooperate, so I called the district police (DSP). 12 of us from MBUP, Maitrin, and the [BOD] went to the district police...The DSP cooperated in making our complaint...[they]sent an inspector...then they finally closed the shop. Now there is no shop in the village, although there is one in the neighboring village, [and] gambling is still there.

Before the SHG meeting, [the SHG women and I] would go to stop the gambling...and once I took a photo of them with my mobile [phone] and called the police. The police did not come but many people were gathered around, we created a crowd...the women got confidence and became brave. Now the men have fear that if they do illegal work someone from MBUP (a sanghatika) will cause trouble. It's a good change in their village and for women, so men are ready to send their women to meetings and programs. I am satisfied in their change.

There is a clear role for MBUP in these alcohol demonstrations, at the very least using its history and influence in the community. Gangikabai and her remote nomadic community are new to SHGs. When asked about her opinion on the Mahud demonstration, she was very impressed and took the opportunity to ask the MBUP worker present at the interview to help her get it banned in her village. "Liquor addiction is very high here. What can we do to control it?...People sell it in two houses nearby. Ok, we will sign our names on a letter and demand that the liquor shops be closed. And then you (MBUP worker) can send it to the police and the panchayat". Gangikabai has faith in MBUP and sees the benefit in being part of a larger collective.

After alcoholism, the most popular form of community action was related to village resources. Taraka is a new sanghatika from a rural area with inadequate roads to account for the surrounding two rivers. She offers an inspiring story about resistance and collective action to demand a road.

We kept asking the panchayat [for a sufficient road], but he refused. At the election, I brought 60 women from the SHGs and we all boycotted the election and the villagers came to know that I am a daring woman and that I have support of women...Once the gram panchayat (GP) came to know that we are united, they became

worried...I wasn't involved in the GP before...we have to fight for our road. If we continue fighting, I think we can do it. The next election will come in five years and we are firm that we will boycott it. The men also have to travel a lot more because there is no road. A thought is raising [in them]... 'if women can dare to demand for a road, why shouldn't we?'...so i think we will get it.

While Taraka is a very determined woman that displayed great leadership, she faced some social repercussions for leading the election boycott and ignoring the MLA's plea to not go through with it. She feels that her rebellious ways contributed to her daughter not being admitted to a university's science faculty. She spoke about her experience at the annual MBUP SHG gathering and this inspired others to inquire about roads in their villages.

Surprisingly, only one woman offered a story about a public action against violence. Acting against domestic violence was talked about very routinely in interviews, but only within SHGs, between SHG members and with Maitrin, the family counseling center. Chandrabai speaks of a public campaign where a nine-year-old girl was raped and SHG women managed to get the perpetrator arrested. However, other instances of helping women with situations of violence were of a private scale. As explored in the *Em(power)ment* section, MBUP does not address the systemic nature of violence against women, as their efforts mostly focus on individual cases, encouraging women to change their mindset rather than trying to change men's behavior.

There was reluctance among the interviewed women to get involved in local politics. Just as MBUP values health and education but does not try to counter privatization, the organization felt that that their work would be more effective outside of the formal institution of politics. Five women from varied backgrounds commented on how MBUP SHGs are nonpartisan and that it would not be desirable for them or other SHG women to get into politics. Two among them were not completely against running for elections, but still greatly valued their social work and would not want to give it up. They referred to the intense corruption in local politics and that even if a candidate would win, they would be mentally tortured and

not be able to contribute to significant change. For them, change happens outside of politics, and their social work is an important component. Taraka explains “...politics is not our job...But I would like to fight for the rights of the people of our village.” Kalavatitai who was once part of the PRI shares her view “Now I don’t want any political affiliation...I am doing good social work now so I am happy.” In this way, MBUP creates an alternative field of power relations (Beaulieu, 2010) where members can work outside the formal political system and struggle against social structures of power. However, not working with formal institutions has its limitations.

While the MBUP director is impressed with how the SHGs have interacted with their local governments and that MBUP has gotten the Sangola government to cooperate on events, she does not feel that it is possible to utilize the power of the MBUP SHG collective (4000 women involved).

We want to cooperate with politicians but we don’t want to associate with any political party. They cooperate. They also request our help to make the programs successful...They fear we will contest the election. They asked me to be mayor but I said no, there is too much corruption. Taraka and [a BOD member] have contested elections in their [villages]. If you don’t help us, we will cause trouble...[but] our democracy is corrupt. Everyone is buying and selling votes. In 50 or 100 years, maybe it can change.

The responses suggest that SHGs have the potential to raise awareness and change attitudes on matters important to women in rural Indian society. However, actions have only happened at the village level. Women have not united at a higher level, i.e. SHGs from several villages uniting to denounce a problem at the sub-regional level. Moreover, women have not mobilized against formal structures such as the privatization of education and healthcare or the systemic nature of violence against women. We now turn to the organization’s internal practices and their influences on systemic informal social change.

4.2.2 Movement Diversity

As we have seen in the theoretical framework, in order for social change to be sustainable and participatory, organizations and movements should take the diversity of women and power dynamics into account, be critically introspective and have an openness to change.

MBUP displays a great deal of diversity in its staff and SHG structure for caste, religion, and age of women. In their SHGs, the organization has ensured the inclusion of all castes and religions present in the sub-region. In her comprehensive SHG study covering four diverse states, Sinha (2009) estimates that 20% of SHGs in India are of mixed caste. MBUP's SHGs clearly diverge from this national trend, with approximately 90% of their SHGs being mixed caste. An estimated five to 10% of the women in SHGs are Muslim, mostly distributed throughout the groups. In SHGs, all women have to collaborate routinely and decide who is most in need of a loan. This interaction allows women to break barriers and surpass societal cleavages. Women are united on the basis of the group and of MBUP.

MBUP promotes and forms SHGs as mixed-caste groups. In the words of an MBUP project officer that was previously a Sanghatika,

At the beginning, we say that there is no difference [among women]. When we prepare for an SHG in a new village, we take a *melawa*. We take prayer. It is a Hindu prayer but Muslim women also do it, as a formality. But while calling Muslim artisans, I greet them with a Muslim greeting. Many Muslims here do many Hindu things also, such as celebrating certain festivals. We also go to their weddings. And also there is the positive attitude of SHGs, so it helps. No one matters about caste or religion. This may be impossible in Mumbai.

A Muslim woman *sanghatika* explains how she has never felt any hostility among MBUP and SHG members due to her religious identity: “no, [there are no

caste problems]. Like for water, everyone drinks the same water²² at each house... No, there is no difference in being Muslim, I never had a problem.”

Everyone responded that there were currently no problems or tensions due to caste or religion in their SHG. After more questioning, some admitted that at first there were problems within their group. A *saguna* from a lower caste shares her group experience: “Both SHGs [that I manage] are of mixed caste [middle, lower, and OBC]. Before SHGs, there were problems of caste, but now there are no problems. Caste is just an issue during marriage. If someone says something negative about caste, we counsel her.” Another SHG member, probably due to the pervasive endogamous marriage customs of Indian society, expressed the same marriage-related caste tension.

The BOD member responsible for SHGs explains how women are chosen for SHGs and how diversity of socio-economic status within groups is desirable:

Out of 20, at least five or ten should be of OK status so they will save and not generally take out a loan. So we have all kinds of people in our groups. If there is a defaulter by chance, it has been convinced to the rich woman that she should bear the loan. Ultimately the defaulters are the group's responsibility, the loss of the group. Nurturing of the groups should be maintained from the start. Members should not be thinking of defaulting and building a tight bond.

Two women of varied backgrounds referred to persuading rich women to be part of the groups in order to help poorer women.

However, while they are socially inclusive in their hiring practices and their membership, MBUP's board of directors remains elitist. One member of the board of directors, responsible for the SHGs, recounted:

[W]hen we started with SHGs, the MBUP community became a lot more diverse. The Maitrin cases also helped making the MBUP community more diverse. Then the actual identity of MBUP was

²² Historically (and in some present day contexts), people from lower castes were not allowed to drink the same water or obtain water from the same well as others in the community.

built with SHGs. The main goal of SHGs was to get to the most vulnerable people. This was made possible with SHGs.

Everyone has access to MBUP, but the organization still holds its prestigious reputation in the community. A new *sanghatika* of middle caste group describes her change in being part of MBUP: “There has been my language development. Brahmin language is not the same as rural language. My thoughts have changed. People come to know that I am working genuinely in society. Villagers look at me differently.” While this quotation displays the large influence and prevalence of the caste system, it also shows that MBUP is sharing the entitlement of this status.

Another woman, a *saguna* from a lower caste speaks about the MBUP board of directors:

All the members of the MBUP committee are very rich, they don't need to work with MBUP...they come to talk about balancing the home and SHG participation and also about government schemes, etc. MBUP always gives us justice. We stand together with them, and they with us.

Although this woman is aware of socio-economic differences between herself, the women she manages and the MBUP BOD, she is happy to be part of the organization.

A diversity of women go to MBUP and interact with the staff and BOD for routine transactions or particular problems. There seems to be an openness and welcoming vibe, regardless of who comes in, how they are dressed, or what their status is. All members, leaders, *sagunas*, and *sanghatikas* are always welcomed in the office to either resolve a member's problem, settle the accounts of the SHG, or simply stop by for an informal chat while passing through the town. On the whole, MBUP is a positive role model for its members and the community to work toward social harmony.

4.2.3. Introspection

Through MBUP staff and BOD interviews, it became clear that the monitoring of SHGs and the groups' efficacy is very limited. Aside from the monthly sanghatika meetings where SHG regional managers discuss the previous weeks' meetings, the organization has no formal monitoring structure for their groups. Moreover, through SHG interviews, many inconsistencies emerged to show that the SHGs were not as effective as they could be. While monitoring can use scarce financial and human resources, it is primordial to know the impact of programming. Although the MBUP director has said that "...members come to complain... Someone is bound to come to tell us about a problem; if not them directly, then someone directly in their SHG", this is not systematic and not possible for all SHG members to do so, especially those from rural areas and from less progressive households.

The interviews displayed inconsistency in respondents' knowledge of various issues, which points to a problem in the way that MBUP shares and disseminates information. In order to gain more insight in this problem, MBUP could upscale its monitoring of SHG leaders and managers; moreover, the organization could work to systematically ensure the effectiveness of its programming on SHG members.

MBUP's SHGs could also use a more consistent mechanism of information sharing and monitoring. This is evidenced clearly by a lower-caste woman's experience (Indukalabai) in a Sangola SHG who did not see the value in educating her grandchildren. The woman in question was from a remote rural area but joined a Sangola SHG years before there were any in her village. There is also evidence to suggest that SHGs from Sangola town do not work on promoting much social awareness for their members. Notably, there is Indukalabai who reports that she has never spoken about any social issue in her Sangola SHG. Second, there is Priya, a lower caste SHG leader who stated that women from Sangola don't need educating on issues such as girl education and child marriage, as they are already aware. Two other women from Sangola town of middle and upper caste were aware of the

problems of child marriage and dowry but did not see them as relevant to people living in Sangola. Lastly, Sangola SHGs do not have regional or local managers supporting their SHGs, which would indicate that they have less access to framed information than their rural counterparts. They do, however have the possibility of visiting and interacting with MBUP more routinely.

It is necessary for the valuing of girls and the denouncing of SSA to be constant and come from a variety of sources (SHG meetings, seminars, and other actions) in order to change women's attitudes as well as others'. It could be ensured the SHG managers are aware of all these issues. Maitreya, a saguna from a rural area was not against sex-selective abortion. This is problematic because it is more than just her personal opinion; as a local SHG manager, she acts as a role model for all in her SHGs.

The positive actions made by certain SHGs should also be better known by other SHGs. For example, the women interviewees were not aware of anti-dowry celebrations or girl-child celebrations that other SHGs have organized. MBUP should organize more of these events, and should tell more of its members about it. For change to become systemic, different actions need to be visible in the public sphere, including demonstrations, campaigns and celebrations for countercultural behavior.

One of the translators was a dedicated MBUP staff member, responsible for the Cluster Development Program and has been a Sanghatika herself. She explained many times that she really enjoyed the interview process as it gave her a chance to find out what members really feel about their participation and how MBUP can improve its work. This reinforces the recommendation that MBUP could use more monitoring and information sharing from its SHGs.

While the BOD and SHG regional managers certainly have expertise to share, women from the SHGs could also have the opportunity to suggest their own topics and have a say on what is discussed in the SHG network. Despite the fact that some women do make suggestions to their sagnas, sanghatikas, and MBUP staff, there can be a more formal process to ensure that more voices are heard.

A BOD member explains the process of choosing the themes for SHGs, without describing any involvement from SHG members:

...[E]arlier in the management meetings, we discussed rural lifestyle and what are the major problems that they[(rural women)] should be aware about... We also get guidance from someone from our advisory board member in Kholapur²³. We list the issues and discuss them at our sanghatika meeting. There is also an annual planning meeting for SHGs.

The BOD members do not mention any type of collaboration with SHG women to decide on the topics that are important to them. However, they do take demands for public lectures and welcome everyone to come to Sangola to talk to staff; although this may not always be possible for women due to mobility and time constraints.

Currently, Sagunas and Sanghatikas are appointed rather than elected. If MBUP's SHGs move to a federation model, it will be necessary for the SHG managers to be elected just as the SHG leaders are. There may be an issue of a limited number of qualified or available women to do the job, but these people need to be accountable for their work. Moreover, the role of an SHG manager should be a rotational one, just as for SHG leaders, so that the role is accessible and as non-hierarchical as possible. Four members of MBUP's staff that used to have leadership role in their SHGs have taken member roles to rotate the responsibility. An experienced MBUP staffer and sanghatika explains: "Everyone should have their chance, other women are ready to be leaders. I became a leader because no one was ready to be a leader."

Making leadership roles accessible for pre-literate and less literate women renders an organization more diverse and less hierarchical. It is encouraging that in the sample, there were three cases of pre-literate women that achieved leadership roles in SHGs, through training they received from MBUP. Keeping literacy and numeracy programs accessible to all women in SHGs ensures that leadership roles stay attainable for all members.

²³ city 150 km away

The BOD responsible for SHGs expressed strong discontent with how SHGs are handled by the rest of the administrators.

Some sanghatikas are not that good, we know that. It would help to have MBUP higher management at SHG meetings from time to time, but hardly anyone but me does it. This is too much to be a one person job. The BOD laud SHGs as being so good, but they are never ready to go in the field. Sure, they help with office matters, but we need more help in facing the problems in the field. And higher management could help with this.

This BOD member suggests that there should be more interest of higher management in the SHGs, specifically in remote rural areas. Monitoring and information sharing efforts could also be upscaled to increase efficacy of SHGs. With more systematic information on the efficacy and needs of SHGs, MBUP would be in a better position to think about a future direction for SHGs.

4.2.4. Openness to change?

Until two years ago, MBUP was an all women's organization "of women for women and children". In 2008, the organization decided to open their organization to men, recognizing the need for a partnership, although they are still all women staff. They now have 20 men's SHGs, one male Sanghatika and another male member in their board. However, from interviews with MBUP staff and BOD as well as attendance at events, it is clear that MBUP does little to educate men on the social awareness issues that it shares with women. They have yet to take a *melawa* (public lecture/forum) targeted to males and the changing of *their* attitudes and practices. While they are already overloaded in their work, and need to limit their mandate, raising awareness among men is intimately connected to their work and could be accomplished through their already existent network of male SHGs. However, this would entail challenging their hard-fought niche in the community as a women's organization for women and children. Although no interviewees explicitly voiced this concern, interventions with men's attitudes and behaviors could potentially be seen as too subversive among community members and lead to a backlash of families not allowing women to be part of MBUP's activities.

SHGs have shown to be cells of mutual support and awareness raising, and Mata Balak's involvement in SHGs is integral to their success as platforms for social change. The organization's important role in the community and long history of social work has allowed many women to become involved. Interviewees cited their families 'approving' of their SHG participation because of the trust they had in MBUP. The diversity of their staff in terms of caste and religion acts as a microcosm for the SHG community as a whole. As MBUP forms the majority of their SHGs as mixed caste groups, they challenge societal cleavages and promote unity in women. While their BOD remains elitist (comprised mostly of affluent upper caste women), there is some upward mobility for MBUP staff. Four staff members (out of 10) that I interviewed of varied caste and socioeconomic status got important promotions throughout their time with MBUP, putting them in important positions of decision making for the organization.

SHG managers have proved to be crucial players in making SHGs a success for MBUP, specifically in rural and remote rural areas. In these areas, most women do not have the commodity to routinely travel to Sangola town to interact with MBUP staff members. The SHG managers and regional managers act as a contact and resource person for these women as well as others in the area not part of SHGs. Women from rural areas have reported the importance of these leaders in providing support to them and solving personal problems, although most women cited MBUP's Family Counseling Center for major family problems.

SHG local and regional managers have played an important role in changing attitudes and behaviors on girl education, sex-selective abortion, and child marriage. They have intervened with some women's decisions and have counselled them to rethink their choice. There are, however, still some important discrepancies in members' knowledge on these issues and one manager in particular whose views on sex-selective abortion were not in line with MBUP's position.

These leaders also have proved crucial in promoting collective struggle, active citizenship and community involvement among their members. However, their role

could be reinforced through training and mentorship of more experienced and progressive leaders. They can also be important players in getting members' feedback and ensuring that they are getting the most out of their participation. While many SHG managers have demonstrated a good work ethic and an important role in SHGs' success, there is no accountability structure for them. In order for SHG managers to be accountable for their work to the SHG members as well as to MBUP, the organization could work at creating a monitoring tool for managers.

While MBUP has succeeded in changing attitudes and behaviors regarding girl education, child marriage, sex-selective abortion, and supporting women in dire situations, the organization is limited in encouraging systemic change. Most of the work that MBUP does happens in the private sphere and generally with women only. In order for individual changes in consciousness to contribute to systemic change, more actions could be taken in the public sphere and with men also.

5. CONCLUSIONS

In order to conclude the thesis, I begin by presenting an outline of the main results of the research. Subsequently, I provide an overview of some possibilities for MBUP to reinforce its promotion of social change, in light of the research findings. Reflections on avenues for further research follow, and I end with a feminist introspection on my role as a researcher.

The research findings demonstrate that Self-Help Groups (SHGs) can be a platform for sustainable change in oppressive gender norms if mediated by a grassroots organization concentrated on social justice. While reported changes in attitudes and practices cannot solely be attributed to participation in SHGs, respondents made a clear link with their involvement in the groups. MBUP's implication in SHGs focused more on promoting individual informal social change (individual consciousness) than systemic informal change (informal cultural norms). While it is a long process, MBUP could advance more actions that contribute to broader social change.

For broader change to happen, more widespread community actions and at a larger level could be promoted. While there are understandable limits to this kind of public activism, as it can challenge the good reputation of the organization, there seems to be space to amplify it. Moreover, the organization could consider networking with other similar organizations in their area to engage in advocacy at a larger scale.

Interviews from remote areas have shown that work must continue to be done to discourage dowry and sex-selective abortion (SSA). While it is necessary to discuss social issues such as dowry and SSA during SHG meetings, efforts must be made to project them in the public sphere if change is to become systemic.

Complementary work can be done to change men's attitudes (as well as women's) and extend awareness raising beyond the SHG meeting. The organization

can work to further incorporate men in its struggle through targeting awareness campaigns to them as well as using the male SHGs as a platform for change.

MBUP has a limited involvement of young unmarried women in its work. The organization provides sex-education and pre-marital counseling through high schools and colleges, but no young women are involved in the organization. SHGs or activities could also be developed for them. When women marry they tend to move away to another village or town to live with their husband and in-laws. Whatever they would learn through their MBUP involvement could be transmitted to their new village or town once they marry. The organization could also accept female volunteers from the town's colleges to work on a monthly newsletter or radio show that would display positive actions made by other SHGs.

Although it requires significant resources, systematic monitoring efforts and further information sharing of SHG successes could help to maximize the potential of SHGs. Moreover, monitoring SHGs could better inform the way forward for the organization and its groups.

Possibilities for MBUP

Presently, after 15 years of existence, the SHGs are quite dependent on MBUP for managing the groups' money and keeping records. Moreover, the micro-businesses that the organization promotes are not always profitable. A uniform system of information sharing and evaluation is also lacking. In addition, there have been few lobbying attempts by the organization as well as no mobilizations beyond the village level for SHG members.

Federating the SHGs is not an option that was completely elaborated and decided upon, but Dr. Kelkar, the MBUP founder explained that the organization has started doing research on other organizations and collectives of SHGs federating in the state of Maharashtra. Establishing a federation for MBUP's SHGs could prove to be the next logical step for all the women involved. Federating would reinforce the SHG movement, making the SHGs independent from MBUP and banks in economic

terms and in record-keeping, and to organize their own activities and mobilizations. A democratic structure of the federation could also allow for more transparency in information sharing and monitoring. MBUP could further concentrate on the other axes of its programming. The grassroots organization has gained notable expertise in managing its SHGs with 4000 women involved, which can be harnessed in creating a federation.

From the 1990s, SHG federations have been encouraged in India as a way to facilitate the withdrawal of a SHG promotion agency (SHPA) from some of their economic functions as well as their social roles (Sinha, 2009; Nair, 2005). Sinha (2009) also argues that the federation structure allows for women to mobilize across SHGs easier and to negotiate with wider institutions on more equal terms than from individual SHGs. Moreover, starting a cooperative through the federation may prove to be a feasible solution to ensure viable economic opportunities for SHG women as well as financial sustainability for the federation. Nair (2005) points out that the SHG federation is not only a perfect opportunity for youth of the area to become involved in the community, but also “a significant contribution to long-term community capacity” (p.18). Young women from the town could also organize youth discussion groups through the federation, and assist in establishing a SHG newsletter and radio show. This would further contribute to informal change and could bridge inter-generational gaps.

However, some SHG members may not welcome the extra monthly contribution to the federation. Moreover, an APMAS (2007) study of 25 SHG federation case studies across India reveals that members should see the utility of federating beforehand rather than it being imposed by a SHPA. There is strong leadership among staff members and the board of directors as well as from a number of sagunas and sanghatikas that can propel the SHGs and MBUP forward. A more elaborate review of the SHG federation literature can be done (including potential governance structures and monitoring techniques) if MBUP would find it useful.

Partnerships and making funding proposals to new organizations was not a popular idea among higher management. BOD members cited that most of their partnerships and funding happened organically through people and organizations finding out about their work. The founder comments on sovereignty over their activities and how they don't want to change their way of doing things just to fit a potential funder's frameworks and ideologies.

While it would not be desirable to pair up with a large NGO that would try to meddle into MBUP's activities, there may be space for some more funding and advocacy partnerships. Notably there are two international NGOs with national offices in India that are active in Maharashtra state and have a specific focus on building the capacity of local organizations. The newly autonomous Oxfam India²⁴ as well as Action Aid India both concentrate their efforts on building lasting change from the grassroots and with gender justice integral to their struggle (Action Aid India, 2011; Oxfam India, 2009; Cornwall and Molyneux, 2008). The intention in these transnational NGOs is to have the partner organizations become self-sufficient and fully represent themselves. At least in theory, they fully acknowledge and address their power positioning and respect and value their partners' 'local' knowledge. Through a partnership with a power-conscious organization, a grassroots movement can be supported and acquire the tools to further promote gender justice and alleviate poverty. Moreover, securing sustainable funding could contribute to a healthier organization that can pay their employees a good wage and could allow for richer programming. If MBUP wishes to expand its fight against dowry, child marriage, domestic violence, and sex-selective abortion, beyond the sub-district, links could also be made with other advocacy groups in the state already active in these respects, which are mostly concentrated in Mumbai and Pune.

²⁴ formerly an Oxfam Novib office that became an independent member of the Oxfam organizations in 2009

Research Implications

Through systematically exploring a grassroots women's organization's role in promoting social change through self-help groups, this research has demonstrated how microfinance/savings groups can be a platform for social change in gender norms. For instance, the valuing of rural women and girls has been shown to significantly increase through women's involvement in SHGs. However, the redistribution of household tasks needs to be substantially redressed, specifically if women are doing remunerated work.

The devaluing of women and girls will not change with a narrow focus on economic growth. It is therefore necessary to support grassroots organizations that show progress in changing attitudes and practices that are oppressive for women and girls. Grassroots women's organizations need to be valued and remain sovereign in defining their struggles and partnerships.

Moreover, the larger sociopolitical power structures must also be addressed in order for this change to be structural and sustainable. For example, while it is necessary to work within formal structures at the outset, there needs to be parallel work to challenge the formal neoliberal state with its lack of investment in social and physical infrastructure (Sharma, 2006).

Due to time and resource constraints, my research was mostly limited to the SHGs facilitated by one organization. While this limits the generalizability of my findings, it also encourages further research to examine the ways in which SHGs can act as cells of informal institutional change. Research could also explore links between SHG federations and networks to examine their roles in promoting systemic change. For studies to be more comprehensive, they could also interview men and young women in parallel to interviewing SHG women, in order to get various points of view on social change. While MBUP did not target social awareness activities to its new male SHGs, additional research could document the non-economic activity of other male SHGs in India in order to see how men can also be actors in promoting informal change through the SHG platform.

Research Introspection

As a power-conscious feminist researcher, I find it salient to conclude with reflections on my choice of subject matter, the research process, and my role as a researcher. It may have been more professionally strategic for me to do fieldwork in another locality which receives funding from Canadian NGOs that I would like to work for. Moreover, learning a more widely spoken language (instead of Marathi which is spoken solely in the Indian state of Maharashtra) could have also proved to be advantageous. However, I felt that I could do ethical research with MBUP, based on a relationship of mutual respect that would potentially benefit the organization and the women involved in it. My familiarity with the cultural norms and the organization facilitated the research and helped me to interpret and situate the responses in a more accountable way, which would not have been possible in a three month period elsewhere.

While I chose to return to MBUP because I thought it would be a good research project that fit well into my graduate program, I have gained significantly more. Firstly, I have developed lasting relationships with the women that I knew beforehand, but also with new MBUP staff as well as their families. Their open-heartedness and generosity was truly heartwarming. Although capitalism is alive and well even in small rural towns, I encountered a sense of community I have never before witnessed.

In terms of grassroots women's organizing, I left with the sentiment that if women from rural Sangola sub-district can challenge gender norms and fight injustice under such informal and formal institutions, there is nothing that should stop me from boldly doing so in my own locality and circumstance. Our oppressions, strategies, and outcomes are visibly different, but I am happy to support their struggles and continue to be inspired by them.

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Appendix 1: CONSENT FORM

Title of the study:

Women's Grassroots Organizations in Rural India: Promoting Social Change through Self-Help Groups

Name of researcher: Milena Gioia

School of International Development and Global Studies and Women's Studies,
University of Ottawa, Canada
Contact: cell. (514)998-6453; mgioi087@uottawa.ca

Name of supervisor: Dr. Andrea Martinez

School of International Development and Global Studies, University of Ottawa,
Canada
Contact: 613-562-5800 ext. 8989; andrea.martinez@uottawa.ca

Invitation to Participate: I am invited to participate in the abovementioned research study conducted by *Milena Gioia* under the supervision of *Dr. Andrea Martinez*.

Purpose of the Study: The research hopes to show that participation in SHGs can promote social change (not only economic benefits) under certain conditions. Milena Gioia is a Canadian researcher from the University of Ottawa who is doing this research for her Master's thesis, but also hopes to inform the work of MBUP and show the dynamism of rural women involved in SHGs. The results may be published or used in presentations.

Participation: My participation will consist essentially of one interview, lasting 1 to 1.5 hours. The interview has been scheduled for _____.

Risks: Very minimal risk is involved in my participation. However, if I do not feel comfortable during the interview, I will feel free to withdraw from the interview at any time. I understand that I can refuse to answer any of the questions. If I regret disclosing some information, I understand that it will be directly removed from the transcript and will not be considered in the analysis or results. I have received assurance from the researcher that every effort will be made to minimize these risks.

Benefits: My participation in this study will contribute to the research, which hopes to inform the work of MBUP and show the dynamism of rural women involved in SHGs as well as the organizations involved.

Confidentiality and anonymity: All of the information I provide will be used in the analysis and will be kept confidential. However, if I regret disclosing certain information, it will be directly removed from the transcript and will not be considered in the analysis or results. If I do not wish to be quoted directly, I can notify the researcher and she will not do so. Once the study is complete, I can find out the research results through MBUP if I wish.

Confidentiality and anonymity (cont'd): I understand that the contents will be used only for research purposes and that my confidentiality will be protected if I would like it to be. If I do not wish to be identified in the research (in publications and conferences for example) **Anonymity** will be protected in the following manner: pseudonyms will be used, but occupation (government worker, director of organization, worker of organization) will be kept.

Conservation of data: The data collected both hard copy and electronic data will be kept in a secure manner; only the researcher and her supervisor will have access to the information and it will be kept for 5 years.

Voluntary Participation: I am under no obligation to participate and if I choose to participate, I can withdraw from the study at any time and/or refuse to answer any questions, without suffering any negative consequences. If I choose to withdraw, all data gathered until the time of withdrawal may be destroyed if I wish.

Acceptance: I, _____, agree to participate in the above research study conducted by *Milena Gioia* of the *School of International Development and Global Studies of the University of Ottawa, Canada*, under the supervision of *Dr. Andrea Martinez*.

- I wish to be quoted. yes no
- I wish to be identified by my real name and organization/occupation affiliation.
 yes no
- I wish to be identified by a pseudonym and organization/occupation affiliation.
 yes no

If I have any questions about the study, I may contact the researcher or her supervisor.

If I have any questions regarding the ethical conduct of this study, I may contact the Protocol Officer for Ethics in Research, University of Ottawa, Tabaret Hall, 550 Cumberland Street, Room 159, Ottawa, ON K1N 6N5
Tel.: (613) 562-5841

There are two copies of the consent form, one of which is mine to keep.

Participant's signature: _____ Date: _____

Researcher's signature: _____ Date: _____

Appendix 2: INTERVIEW QUESTIONNAIRE

Questions for SHG members and leaders

1. Informed Consent, Introduction. Questions about the study?

Variables

2. Pseudonym, age, marital status, caste, religion
3. # of years involved in SHGs; # of years involved in current SHG

SHG Experience

4. Please describe your experience with SHGs.
 - a. What do you do in your SHG?
 - i. Why is it important?
 - b. Why did you join the SHG?
 - c. What does your participation mean to you?
 - d. What have you learned through your participation?
5. Tell us about issues that you have spoken about during your SHGs.
 - a. Had you ever spoken about these beforehand or heard about them?
 - i. How? E.g. News Papers, Radio, Television, Panchayat Officials, Family, Friends, etc.
 - b. Do you speak to others not in the SHG about them?
 - i. (e.g.family members, neighbors, friends)

Group Dynamics

6. How do women relate to each other within the SHG?
 - a. Has this changed from the beginning of your participation?
7. Does everyone participate equally in the SHGs?
 - a. Are there any barriers that certain women face in participating fully?
8. Are all members of your SHG from the same caste?
9. How have differences (religion, caste, class, etc) and power relations between women been dealt with through the years?
 - a. Has your group received guidance on this issue from SHG leaders, *sagunas*, or *sanghatikas*?
 - b. Have there been any collaborations across groups?

Community

10. What is the attitude of the community toward SHGs?
 - a. Do you face opposition?
11. Have you or your SHG been involved in the community?
 - a. How?
 - b. Why?
 - c. How did the opportunity present itself?
 - d. How has MBUP played a role in this?

- i. Has your group received guidance on community involvement from SHG leaders, *sagunas*, or *sanghatikas*?)
 - e. How did this involvement have an impact on you, your family, your community?
- 12. What do you know about the activity that other SHGs participate in?
 - a. How do you know about it?
- 13. [I have heard from MBUP and other women that they have demonstrated against alcoholism and domestic violence. Some women have refused dowry from their daughters in law and have had celebrations about it. Others have built a check dam to increase water levels in the well. (etc)]
 - a. What do you think of this sort of activity?
 - b. When you partake in your group activities or community involvement, do you feel connected to those women? If so, please describe this connection.
- 14. Do you feel a sense of 'solidarity'²⁵ (connectedness, cohesion, mutual support) with
 - a. Your SHG, Other SHGs, and/or women involved in MBUP?
 - b. With other women in Maharashtra, India or around the world involved in similar activities/struggles?
 - i. How has MBUP played a role in this?
- 15. What is the role of men in the work of MBUP and SHGs?
 - a. (e.g. have they supported SHG involvement in the community)

Change

- 16. Have attitudes and behaviors changed as a result of your participation in SHGs and with MBUP? Which ones and How (please provide an example if possible).
 - a. **Your** Attitudes/behaviours?
 - i. Girl Child (health, education, nutrition)
 - ii. Child marriage
 - iii. Sex selective abortion
 - iv. Domestic Violence
 - v. Dowry, Dowry violence
 - vi. Your mobility
 - vii. Etc. from focus group
 - b. Attitudes/behaviours of **others in your SHG**?
 - c. **Your husband's and family's** Attitudes/behaviours?
 - i. More willing to share work in the family?
 - ii. Actually doing domestic work? (compensating for your extra work outside the household)
 - iii. Giving a larger share of earnings for the household?
 - iv. Appreciating your contribution to the family more?

²⁵ Other women doing things together for the same goal

- v. Appreciating your participation in social activities?
 - vi. Facilitating your attendance of meetings and trips outside the village?
 - vii. Not expressing anger and irritation toward you?
 - viii. Is there a change on how decisions are made in the household?
17. How much do you attribute these changes to participation in the SHG?
18. What aspects of SHGs would you attribute these changes to and what has been the role of MBUP?
19. In your opinion, has the situation of women and girls in your community changed in your lifetime?
- a. E.g. Are girls being treated more equitably (health, nutrition, education)?
 - b. Do women treat each other better within the household?
 - c. Are male children learning household work?
20. What do you attribute it to?
21. Outcomes from participation in SHGs
- a. What positive social outcomes?
 - b. What negative social outcomes?
 - c. What does your family think of your SHG participation?
 - i. only as a way to get access to credit?
 - ii. Do they support you?
 - 1. How did you deal with the opposition you faced (if any)?
 - 2. Did you receive any guidance from MBUP in this respect?
 - iii. Do you share what you learn with them?
 - 1. Does MBUP provide guidance on how to share information with your family?

Concluding Questions

22. Do you think the SHG is a good vehicle for promoting changes in attitudes and practices to improve the situation of women and girls? How/why?
- a. What other vehicles?
 - b. Does the involvement of MBUP contribute to the success of SHGs? How?
23. What is (or what can be) the role of MBUP in the social change process?