

Illinois State University

ISU ReD: Research and eData

Theses and Dissertations

4-3-2015

Empowerment Through Transformations in Agency - Influence of Self Help Groups on Women's Empowerment in Rural Nepal

Shikshya Adhikari

Illinois State University, shikshya.adhikari@gmail.com

Follow this and additional works at: <https://ir.library.illinoisstate.edu/etd>



Part of the [Sociology Commons](#)

Recommended Citation

Adhikari, Shikshya, "Empowerment Through Transformations in Agency - Influence of Self Help Groups on Women's Empowerment in Rural Nepal" (2015). *Theses and Dissertations*. 390.

<https://ir.library.illinoisstate.edu/etd/390>

This Thesis is brought to you for free and open access by ISU ReD: Research and eData. It has been accepted for inclusion in Theses and Dissertations by an authorized administrator of ISU ReD: Research and eData. For more information, please contact ISUREd@ilstu.edu.

EMPOWERMENT THROUGH TRANSFORMATIONS IN AGENCY:
INFLUENCE OF SELF-HELP GROUPS ON WOMEN'S
EMPOWERMENT IN RURAL NEPAL

Shikshya Adhikari

82 Pages

August 2015

Self-help groups have been considered a powerful tool in empowering women because of the various opportunities they provide women. Self-help groups have started becoming very popular in rural Nepal. My research focuses on the interpretations of men and women in rural Nepal regarding how self-help groups have influenced women's lives. Interviews with women and their husbands reveal that self-help groups have provided women with physical social mobility, increased knowledge and skills, increased their ability to speak and voice opinions, and increased their capacity to invest in their children's education. However, women have not been able to earn money through independent business enterprises, they have limited decision-making ability, and they have not experienced radical change in gender division of labor. We use Kabeer's (1999) framework to analyze whether these changes have empowered women and we conclude that according to this framework, self-help groups have been somewhat successful in empowering women as women have been able to transform gender inequalities in some areas, but not all. My research seeks to emphasize that such significant transformations may just be pale indicators of large changes in agency. My research uses Emirbayer's and

Mische's (1998) concept of agency to analyze the transformation that has taken place in women's agency as a result of their participation in self-help groups. It emphasizes that these transformations should not be ignored as indications of empowerment.

EMPOWERMENT THROUGH TRANSFORMATIONS IN AGENCY:
INFLUENCE OF SELF-HELP GROUPS ON WOMEN'S
EMPOWERMENT IN RURAL NEPAL

SHIKSHYA ADHIKARI

A Thesis Submitted in Partial
Fulfillment of the Requirements
for the Degree of

MASTER OF SCIENCE

Department of Sociology and Anthropology

ILLINOIS STATE UNIVERSITY

2015

EMPOWERMENT THROUGH TRANSFORMATIONS IN AGENCY:
INFLUENCE OF SELF-HELP GROUPS ON WOMEN'S
EMPOWERMENT IN RURAL NEPAL

SHIKSHYA ADHIKARI

COMMITTEE MEMBERS:

Aaron Pitluck, Chair

Thomas Burr

Maria Schmeekle

Ali Riaz

ACKNOWLEDGMENTS

I would like to thank my committee members, Dr. Aaron Pitluck, Dr. Ali Riaz, Dr. Thomas Burr, and Dr. Maria Schmeekle for guiding me throughout this process. I would also like to thank Heifer International, Nepal for helping me recruit informants for this project.

S.A.

CONTENTS

	Page
ACKNOWLEDGMENTS	i
CONTENTS	ii
CHAPTER	
I. INTRODUCTION	1
II. REVIEW OF EXISTING LITERATURE	6
What are Self-Help Groups?	6
Changes Brought About by Participation in Self-Help Groups	8
Characteristics of Patriarchal Households	13
Women’s Empowerment	16
Resources	17
Agency	18
The three dimensions of agency	20
Iteration	20
Projectivity	21
Practical evaluative	22
Achievement	23
The Indivisibility	25
The Role of Self-Help Groups in Women’s Empowerment	26
Women’s Agency	27
Summary of the Existing Literature	29
III. METHODOLOGY	32

Design	32
Data Collection Site	35
Recruitment	35
Sample and Data Collection	36
Sample Size	37
Interview Language	38
Interview Order	40
Self-Reflection	41
 IV. FINDINGS	 45
Applying Kabeer’s Framework on Empowerment	46
Physical Social Mobility	46
Increase in Knowledge	49
Increase in the Ability to Voice Opinions and Speak	50
Investing in Children’s Education	52
Independent Enterprise	54
Decision-Making	57
Change in the Gendered Division of Labor	59
Applying Emirbayer’s and Mische’s Concept of Agency	61
Buying a Rice Cooker	64
Iterative	64
Practical evaluative	65
Projectivity	66
Travelling	66
Iterative	67
Savings	68
Iterative	69
Projective	69
Gaining Literacy Skills and Information	69
Iterative	70
Practical evaluative	71
 V. DISCUSSION: RETHINKING EMPOWERMENT	 72

REFERENCES	76
APPENDIX A: Interview Guide	80
ENDNOTE	82

CHAPTER 1

INTRODUCTION

I come from Nepal, a small and ‘developing’ country in South Asia. Nepalese society is largely patriarchal. The lives of Nepali women, especially those in rural areas, are highly influenced by this patriarchal structure. Women, generally, do not have a choice regarding who to marry, whether or not to go to school, and whether or not to work for a living. In the last few decades, however, governmental, non-governmental, and international non-governmental organizations have given their attention to ameliorating the marginalized position of women in Nepal. They have implemented many programs that are geared towards ‘empowering’ women. Despite all these efforts, many emphasize that women in Nepal are still largely ‘unempowered’.

But who is empowered and who is not? I ask the question because I have seen patriarchal structures of Nepal affecting women differently. For instance, I cannot help thinking about women in my mother’s generation. My mother, along with other women in her generation, is educated, holds a job outside her house, and has a career. One can say that these accomplishments indicate that she is empowered. However, she has to take permission from her husband and in-laws before leaving the house. She rarely gets help from other household members in the kitchen and has to constantly juggle household work and job responsibilities. Is she empowered or is she not? Also, I cannot help

thinking about some women in rural Nepal who I met prior to conducting this research. These women have worked on farms their whole lives; they know quite a bit about farming and are good at what they do. They are not limited to their households; they not only cook food but harvest it themselves. These accomplishments too seem indicative of empowerment; but, these women are not literate and have no earnings. Are these women empowered or not?

This thesis is my attempt to understand what empowerment is and who can be considered empowered– an issue that vexes not only me, but many observers in the ‘global south’. This research studies empowerment by looking at women who are members of self-help groups in rural Nepal. Self-help groups have become popular in many parts of South Asia, especially rural Nepal, as a tool that empowers women. They have provided women with independent income and physical social mobility. They have also helped women invest in their children’s education and be involved in decision-making processes within their households.

However, patriarchal structures are not easily amenable to change; thus, opportunities provided to women in rural Nepal by self-help groups are not free from the influence of patriarchal norms and values. This research focuses on women’s and men’s interpretations of the way women experience changes brought about by self-help groups. These give valuable insights regarding patriarchal traditions and customs that are practiced in particular households and whether they hinder or facilitate women benefitting from the opportunities that self-help groups provide them with.

My research applies Kabeer’s (1999) framework on empowerment to husbands’ and wives’ interpretations in order to analyze the effects of self-help groups on women’s

empowerment. Kabeer looks at empowerment as a process of achieving transformation in traditional gender roles. Understanding empowerment in such a way is important because it makes us careful in discerning what can be considered empowerment and what cannot be. It is easy to take an aspect of a woman's life out of context – out of patriarchal structures she has to abide by – and consider her empowered. For instance, in the example given above one can say that the woman who works on the farm is not confined to her household and thus, one can consider her empowered. However, we need to keep in mind that working on a farm may not indicate any improvement in her marginalized position – she may have to work on a farm because she has no other opportunity, is uneducated, or is coerced by her family to do so. Applying Kabeer's framework on empowerment helps us characterize whether she is empowered or not based on whether she was confined to her household before and is not any longer. Kabeer categorizes empowerment into three dimensions: resources, agency, and achievement and considers those women empowered who are able to utilize their resources and agency and achieve transformations in traditional gender roles.

Applying Kabeer's framework to the interpretations of women in my research and their husbands, we see that self-help groups have been able to empower women. It is important to stress that Kabeer's description of empowerment only considers those women empowered who are able to achieve transformations in traditional gender roles dictated by patriarchy. Thus, according to Kabeer's framework, we see women experiencing empowerment to a certain extent. However, Kabeer's framework sets a very high standard for empowerment, and while doing so, ignores women's interpretations of the changes they see in themselves.

My research shows that many women in rural Nepal have been able to experience changes in traditional gender roles prescribed to them by patriarchal structures. Moreover, it also seeks to emphasize women's interpretations of the changes brought about by self-help groups. The women unanimously claimed that they see great changes in themselves after being members of self-help groups and that they are very happy about it. They speak of transformations that have taken place at the level of their agency, as Emirbayer and Mische (1998) conceptualize it. Emirbayer and Mische conceptualize agency as a temporally embedded process of social interaction that is informed by the past, but also oriented toward the future and the present. They categorize agency into three chords – iterative (past), projective (future), and practical-evaluative (present). The interpretations of members of self-help groups speak of expansion of these three chords of agency. Kabeer's framework does not recognize transformations that take place at the agentic level as indicative of empowerment. This research suggests that agency, as conceptualized by Emirbayer and Mische, should also be a part of Kabeer's empowerment framework.

By making such suggestions this research aims to do the following: a) it aims to bring attention to what Kabeer's description of agency, is lacking and b) it also aims to bring attention to the empowerment that happens at the level of agency that Kabeer's description of empowerment does not acknowledge. Also, this research seeks to emphasize that transformations in agency should not be ignored and should be acknowledged as empowerment as they actually help women take a step closer towards achieving the transformations in pre-defined gender roles. I agree with Kabeer that it is necessary to look at transformations in traditional gender roles in order to consider

anyone empowered. However, I argue that a more nuanced interpretation of agency is necessary in order to help us better perceive the intermediate steps that women take before they can be empowered in the way Kabeer understands empowerment.

CHAPTER II

REVIEW OF EXISTING LITERATURE

WHAT ARE SELF-HELP GROUPS?

Self-help groups have been recognized as organizations that are led and initiated by people who share problems, purposes, and have similar needs (Katz 1970). Literature on self-help groups has described these groups as a collection of individuals who share common concern and who come together to offer and receive support and information (Klaw and Luong 2010). Membership in self-help groups is not necessarily limited to women; however, the literature on self-help groups referred to in this research is concerned with self-help groups with women members. This research focuses on women who are members of self-help groups in rural Nepal. In order to understand rural Nepalese societies and self-help groups in them, I refer to research that have been done on societies and self-help groups in rural parts of other countries in south Asia such as India, Pakistan, and Bangladesh. Nepal, due to geographical proximity with these countries, has similar culture and societal structure as these countries.

In the context of South Asia, self-help groups are identified as institutions “that provides (s) the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives” (Tanks 2005:5). In South Asia, self-help groups have the following characteristics: they are economically homogenous group which are formed through self-selection and is based on affinity

between members. Membership in self-help groups ranges between 10-20 people. They have well-defined rules and hold regular meetings. And they foster collective decision making (Tanka 2002). They have become very popular in rural areas of countries in South Asia. Women in rural areas of South Asia share many concerns. They are socially and culturally in a marginalized position. The labor market is not as open to women and they have limited options to work and alleviate the economic insecurity they face. Self-help groups in South Asia provide a way for women to be involved in collective action to secure their livelihoods and improve their positions in the society. In India, self-help groups are usually village-based organizations, which perform three main functions:

“they act as an intermediary in transactions with the formal financial sector, they provide a mechanism for alternative (i.e., non-public) service delivery – such as contracting directly for training in agriculture or other vocational skills, healthcare, childcare, and educational services; and they serve as a platform for broader engagement by members in local civic affairs” (Desai and Joshi 2013:2).

Self-Help groups can be registered formal groups or informal voluntary associations.

Mohindra (2003) identifies self-help groups as “voluntary groups engaged in collective saving and thrift activities for the purpose of securing credit” (3). However, micro-credit organizations have also targeted self-help groups in order to implement various formal schemes regarding loan distributions – “small groups are formed, and loans are allocated to members, based on group solidarity instead of formal collateral” (Mohindra 2003: 4).

Self-Help groups have been recognized as a powerful tool in implementing rural development strategies. Thus, governments and non-governmental organizations in countries in South Asia have targeted women and encouraged them to form self-help groups – “In India SHGs are groups of 10 to 20 women initiated by a development

agency (such as an NGO, state development department, or bilateral and multilateral agency) for a purposeful development intervention (Jakimov and Kilby 2006:381). Self-help groups are also linked with development programs such as “reproductive and child health, crèches, water and sanitation initiatives, and gender awareness training” (Jakimov and Kilby 2006: 382).

The objectives of each self-help group may vary. There are self-help groups for cancer survivors. Some self-help groups are composed of members who are fighting with substance abuse. Self-help groups are also formed in order to secure loans and pool money. Whatever the objective, the goal of self-help groups is to provide and receive support from and to other members who have the same needs or concerns. These groups are formed to offer emotional, physical, or material support for those in need. For the purpose of this research, we will focus on those self-help groups that have been formed for the purpose of improving one’s economic situation.

CHANGES BROUGHT ABOUT BY PARTICIPATION IN SELF-HELP GROUPS

Research has recognized self-help groups as a source of female social solidarity (Mohindra 2003). They are considered “communities of women” (Mohindra: 2003) and are recognized as a “powerful tool for resisting patriarchal norms in society” (Mohindra 2003: 29). Self- Help groups have been acknowledged as a powerful and popular way to achieve women’s empowerment. Jakimow and Kilby (2006) state that especially in India, self-help groups have emerged as a “popular strategy” (376) for empowering women, “with over 1 million SHGs operating” (376). They note that the empowerment of women is only one of the many objectives behind the formation of self-help groups. No matter what the objective, as a result of their huge influence on the lives of women, they have

been expanding and are being constantly replicated. More and more women across rural areas of countries in South Asia have been either voluntarily forming self-help groups or have been approached by their governments and developmental organizations to form these groups.

Through their participation in self-help groups, women have been able to step foot in activities that they were traditionally barred from. Self-help groups have indeed provided women with many opportunities to significantly change their lives. These changes can be classified into four categories: they are able to earn money, they are able to invest in their children's education, they are able to increase their physical mobility and make social ties, and they are able to make decisions.

Micro-finance schemes have been helping women earn money and contribute to their household economy. These schemes, for the most part, operate through women's self-help groups. These programs do not require any of the members' assets as collateral; however, what they do require is social collateral. If one member of a group becomes unable to pay back his/her loan, other members bear the responsibility of paying it entirely or somehow helping the member pay it back. Therefore, "micro financing through self-help groups has transferred the real monetary power in the hands of women" (Anbouli 2012:3). Women have been considered as eligible candidates for loans by micro-credit programs because they have greater propensity to pay back their loans (Rankin 2001:28). Women in Belsi, a small village in Chitwan district of Nepal, came together to form a self-help group in order to open a group savings and mobilization fund. This group saving and mobilization fund "opened the door for other income generating activities" (Mahato and Bajracharya 2009). As members of self-help groups, women

were able to learn skills such as weaving, paper packing, candle making, flower making, soft-toy making and such. These newly learned skills provided women with more opportunities to earn income (Sharma 2012). Women were able to generate income by raising goats and selling goat-products (Mahato and Bajracharya 2009). Thus, women, as members of self-help groups have been able to be involved in entrepreneurial activities and generate income through savings fund and micro-credit schemes.

Women's credit groups have given women the opportunity to invest in their children's education. Holvoet (2004) claims that even though microfinance schemes do not target children directly, they may influence the money that is allocated for children's education. Her research shows women, through group membership, are able to put some money away on a personal savings account and to invest in their children's education. She claims that children who live in households where women are members of self-help groups are able to read and write and remain longer in schools. Membership in credit groups has helped women enroll their children in private schools if they desire to do so. Women in rural parts of countries in South Asia are usually not able to invest in their children's education as they do not have access to any monetary resources. Thus, investing in their children's education too can be considered a significant change brought about by self-help groups as women get the opportunity to be even more involved in their children's lives.

Women in many areas of South Asia are limited to their households as it is usually "perceived as unnecessary for them to leave their homes" (Mohindra 2003: 30). The practice of *purdah*, still prevalent among the rural poor in Bangladesh, serves as a good example of the fact. *Purdah* is "the practice of secluding and protecting women to

uphold social standards of modesty and morality” (Hashemi et al. 1996:636). Their contact with people other than their family members is limited. However, as members of self-help groups, they are required to leave their homes in order to participate in group meetings and activities. Participation in self-help groups involves interaction with non-family members, sometimes with men to whom they are not related. It also involves work that cannot be confined to the four walls of their households. “Many women now claim they have acquired freedom not only to attend meetings and SHG functions, but also can travel for other purposes” (Mohindra 2003:30). They can travel independently to village meetings and health care facilities without being accompanied by male relatives. According to Anbouli (2012), the social aspects of micro-financing schemes improve their mobility and abridge traditional isolation of women. Therefore, by participating in self-help groups, women have been able to attain freedom of mobility and have been able to make social ties.

Self-Help groups have made it possible for women to be involved in decision-making processes. Through their participation in self-help groups, women have been able to make decisions at the group level, community level, and household level. Self-help groups are formed on the basis of participatory decision making. These groups operate by working together to reach a common goal. Decision making by women of a self-help group in Belsi, Nepal is a good example of how participatory decision making at group level works. This group was formed with the assistance of Heifer International, an international non-governmental organization, which has its headquarters in Nepal. Women in Belsi received an input of 72 goats and 1 breeding buck. The members together decided on ways to raise the livestock to the best of their abilities. Shelters for

the goats were built and grass and fodder were planted. They decided to start monthly savings and credit schemes; these schemes helped them initiate other income generating activities.

Decisions made by women who are members of self-help groups have influenced members of their community. Tesoriero (2005) highlights some of the ways in which women, by being members of self-help groups, have been able to work for the benefit of their communities. “SHGs have enabled women to challenge oppression, to access resources and, for their own benefit, and those of their families and communities” (325). Women have been able to come together and decide what conflicts persist in their villages and how they can solve it. For example, they have assisted the people in their village by helping separated couples reunite and helping people to receive government benefits. They also participated in locally elected village council; they were able to close down liquor shops, and petition the District Collector to make necessary improvements in the village (Tesoriero 2005).

Women have been able to participate in decision-making processes that have large impact on themselves and their family members. In some cases, credit has been channeled to women through self-help groups. This has enabled them to obtain a greater stake in decision-making matters that are related to “loan use, money management and time and task allocation” (Holvoet 1991:94). Women, as a result of their economic contribution through their participation in self-help groups, are consulted by their husbands regarding household expenses and children’s education. Also, they have been able to make decisions regarding household purchases and meet their children’s needs (Lopamudra and Singh 2012). Therefore, self-help groups have indeed provided women

with the opportunities to earn money, gain freedom of movement, and make decisions within their households and their communities.

Thus, self-help groups have helped bring significant changes in women's positions and these changes in women's positions, according to literature, can be viewed as empowerment. However, this research wants to bring attention to the fact that women's empowerment is highly relational (Narayan 2005). In other words, women are not "empowered or disempowered in a vacuum (Narayan 2005:26), but always in relation to other people with whom they interact and to the social structures and institutions that they are placed in. Before defining what empowerment is and describing how changes brought about by self-help have been able to empower women, I will describe patriarchal societies in detail and will focus on patriarchal households in South Asia. These households have some defining characteristics and are not easily amenable to change.

CHARACTERISTICS OF PATRIARCHAL HOUSEHOLDS

Patriarchal households in most of rural South Asia have similar defining characteristics and they greatly influence women's lives. Women have very little control over their own lives and this lack of control is evident in the fact that women do not have a choice regarding who they marry. In North India, it is usually inter-group alliances that are sought during marriage and women's choices are given the least priority (Dyson and Moore 1983). During the process of creating marriage alliances and throughout their lives, women's family is always considered inferior to that of men that they are marrying. Socially and ritually, the "wife-givers" and inferior to "wife-takers" and the marriage transaction is dominated by the system of dowry (Dyson and Moore 1983).

Women's lack of control over their own lives is particularly exacerbated after marriage. The societies in rural South Asia are largely patrilocal; thus, a woman after marriage moves in with her husband and his family members. Girls are married at a very young age and are sent away to households, in which the husband's father is the head. The women become subordinate to all the men as well as the women in the household (Kandiyoti 1998). When she enters the household, the in-marrying bride is, in some ways, viewed as a threat – “her behavior must be closely watched; she must be resocialized so that she comes to indentify her own interests with those of her “husband's kin” and “senior wives tend to dominate in-marrying wives” (Dyson and Moore 1983:44). Jejeebhoy (1998) describes that in most of India, among both kinds of families, Hindu and Muslim, women are always considered to be inferior. He also describes that most of the times, it is assumed that husbands ‘own’ their wives and thus, they have the right to dominate them. And, they are seen to sometimes dominate women with the use of force.

Women rarely have any decision making capacity within their household and thus have a difficult time establishing their positions within their households. For example, in the context of rural Pakistan, a woman's decision making capacity is largely influenced by her household living arrangements and whether the husbands or the in-laws are present in the household (Sathar and Kazi 2000). In the societal structure of Pakistan and North India, women's household decision-making power is dictated by men, whereas, women are to be modest and obedient, first to parents, then to husbands and in-laws (Mason 1997). The practices of patriarchal households are also perpetuated by the labor-market segmentation supported by a patriarchal society. Women's options for work are

extremely restricted or they have had to accept very low and uncertain wages (Kandiyoti 1988). This further hinders them from contributing anything to the household and thus establishing their place. Moreover, little freedom of movement, limited inheritance rights in practice, and limited support from their natal family after marriage does not ameliorate their subordinate position (Jejeebhoy 1998). For the most part a “bride enters her husband’s household as an effectively dispossessed individual who can establish her place in the patriline only by producing male offspring” (Kandiyoti 1988:279).

Jejeebhoy (1998) points us to the fact that women in north India have comparatively more restrictions than women in south India. Rao (2012) paints us a picture of rural women in the North Indian state of Uttar Pradesh – they are confined to the home, dependent on men, and lack autonomy and voice. For the purpose of this research, the difference in patriarchal control over women in north and south India is an important distinction. This research focuses on women’s empowerment in rural Nepal. The societies of Nepal are closer to those of North India due to geographical proximity. Nepalese societies too reflect the values of “female submission, silence, sacrifice, inferiority, and obedience” (Acharya et al. 2005: 36). Hinduism is pervasive and caste system is quite strong, especially when it comes to marriage. It is the woman’s family who pays dowry and she enters a marriage which is arranged with someone from her own caste and ethnic group. A married woman in Nepal lives with her husbands’ family and is expected to obey her husband and in-laws (Regmi et al. 2010). Nepalese patriarchal societal structure is marked by the limited access that women have to economic and political resources and education. According to the World Bank, women’s literacy in Nepal is estimated to be 26%, compared to men’s literacy rate, which is 62% (Regmi et

al. 2010). The societies in Nepal are separated into gendered spaces – the female private domestic realm and the male public realm (Tamang 2000). Men are likely to devalue women’s contribution and their participation in household decision making. The control they exercise over their wives is likely to play a critical role in women’s empowerment within a Nepali household (Allendorf 2007).

WOMEN’S EMPOWERMENT

The concept of empowerment has always been inherently tied to a state of having power. However, empowerment entails a process of change – it takes place when people unable to make choices regarding their own lives achieve the ability to do so. Cattaneo and Goodman (2014) describe empowerment as a change – they describe empowerment as a significant shift in the way people experience power. Empowerment is the process of movement from positions of marginalization to those of centrality (Anbouli 2012). This movement appears to happen as the assets and capabilities of people expand to participate in and negotiate with the institutions that affect their lives (Ibrahim and Alkire 2007). Empowerment is “the process of increasing the capacity of groups to make choices and to transform those choices into desired actions and outcomes” (Swain 2007:63; also see Kabeer (1999:437).

The increase or expansion of the capacity of individuals or groups to make choices, according to Kabeer (1999), can be understood in terms of resources, agency, and achievement. In other words, resources, agency, and achievement are three dimensions of empowerment. I will now proceed to explain the three dimensions of empowerment in detail.

Resources

Resources, first of all, refer to economic resources. This can be money that people earn or have access to or other resources such as land and savings that people have access to. These resources are not just limited to economic resources, which is the more conventional way of understanding the meaning of material resources. Resources can come to mean various social and human resources which allow people to exercise choices in their daily lives. Relationships or other institutional arrangements that allow one to access information, development their knowledge and skills, and make social ties can too be considered resources.

This dimension of empowerment appears to be the easiest to measure. However, Kabeer points us to the complexity in measuring empowerment through access to resources, even if these resources are defined in “narrow material terms” (443) such as access to land or money. According to Kabeer, it is a common tendency in the empowerment literature to indicate a generic relationship between women and resources and claim that women are empowered because they have ‘access to’ resources. Access, however, does not necessarily translate to independent ownership or independent control over resources. Let us look at Kabeer’s example of what women’s ‘access to’ land translates in the social context of rural South Asia. The tenet of joint family property shapes ownership and inheritance practices in most areas of rural South Asia. Major assets of the household, even if they are acquired under a woman’s name, are considered the family’s property. They are held in common by the entire family and women are usually excluded from claiming any control over them. Women’s entitlement over the asset is described more as *de facto* than *de jure* entitlement in the Indian literature.

Empowerment, as mentioned above is the expansion in the capacity of individuals and groups to make choices and *de facto* entitlement over assets do not necessarily increase women's capability to make choices. It is necessary to see how much voice women have in relation to the resource in question and whether this influence over the resource allows them to move, as Anbouli (2012) says, from a marginalized position to a central one.

Agency

The second dimension of empowerment that Kabeer emphasizes is that of agency. She defines agency as "the ability to define one's goals and act upon them" (438). Agency can be understood as people's ability to determine their life goals and choices and to pursue them. It is a 'power to' or a motivation to achieve one's goals. It is what allows individuals to give meaning and purpose to their activities. Kabeer states that agency usually appears in the form of decision-making agency in social science literature as it is usually conceptualized that decision-making gives women the 'power to' achieve one's goal. She too assumes the position that decision-making agency is the kind of agency that is indicative of empowerment.

Kabeer is careful in associating any kind of decision-making ability with agency. For instance, women in South-Asia possess some decision-making power. They make decisions regarding the purchase of food in the house, purchase of small jewelry items, what kind of food to cook for the family, decisions regarding their children's day to day activities and such. One needs to be careful of what kind of decision-making serves as an indicator of empowerment because women may have made decisions such as the ones mentioned above on the basis of the roles prescribed to them by their societies or their

families. Such decisions may not indicate them having power to decide on those life-choices that may have been denied to them in the past. The decision-making power that allows women to step outside pre-assigned gender roles and make decisions that expand their life choices is the kind of decision-making agency that embodies the empowerment of women.

Kabeer's description of decision-making agency is helpful in understanding the kind of agency that is indicative of empowerment. Before describing Kabeer's third dimension of empowerment, achievement, this paper will now present a way of looking at agency that is different from the way Kabeer understands agency. I will describe Emirbayer and Mische's (1998) concept of agency because it expands Kabeer's definition of agency in a way that even her description is lacking. Revisiting Kabeer's definition, we know that agency is "the ability to define one's goals and act upon them" (438). Kabeer's operationalization of agency as 'decision-making agency' only illustrates women's ability to act on their goals. Kabeer's description lacks what can be considered as the ability to define one's goals. However, Emirbayer and Mische (1998) description of agency encourages us to take a few steps back and think about what is that allows women to make decisions that expand their life choices before acting upon them. An individual must be able to critically evaluate her own life and creatively envision an alternative future life. This requires social engagement that is "informed by the past (in its habitual aspect), but also oriented toward the future (as a capacity to imagine alternative possibilities) and toward the present (as a capacity to contextualize past habits and future projects within the contingencies of the moment" (963). They conceptualize agency as that which helps social actors continually reconstruct their orientations toward

the past and the future in response to currently emerging events. They define agency as “the temporally constructed engagement by actors of different structural environments – the temporal relational contexts of action – which, through the interplay of habit, imagination, and judgment, both reproduces and transforms those structures in interactive response to the problems posed by changing historical situations” (970). They categorize human agency into three elements: iteration, projectivity, and practical evaluation. Describing these three elements in detail will give us a comprehensive understanding of Emirbayer’s and Mische’s understandings of agency.

The three dimensions of agency

Iteration

The iterational element of agency is exercised when the past takes the most resonant tone; by ‘past’, they mean past experiences that are manifested in the organized structure of tendencies, habits, and simply, ways of doing things. The agentic dimension is applied when human actors condition their present actions by invoking mental categories and practices that have been pre-defined, largely through social organizations and institutions. The words which are usually associated with the concept of iteration are routines, patterns, traditions, and typifications. These words, according to the authors, are usually taken to mean structures, which is usually taken to be the antonym of agency. The authors, however, take such habits, routines, and typifications to be a part of agency because they believe that social actors act in the present by selectively recognizing, locating, and implementing such routines and traditions into their present actions. For example, the authors invoke Bourdieu’s notion of habitus in order to show that different experiences influenced by gender or race can shape social actors’ perception of how to

act in a particular society or a social situation. The iterational element also includes the social actors' own life trajectories and they develop current patterns of interactions with other members of the society and social institutions by actively responding to past life events.

Projectivity

Projectivity is exercised when social actors imagine trajectories of action that are possible in the future and they are able to creatively reconfigure the trajectory for thought and action set by previous structures in relation to their hopes, fears, and desires for the future. Some may understand it as goals, plans, and objectives, and some may understand it as dreams, wishes, desires, aspirations and such. The authors conceptualize this dimension of agency by maintaining that social actors do not merely repeat past social routines or partake rigidly of existing social institutions; “they are also the inventors of new possibilities for thought and action” (984). This element of agency is exercised when people are able to imagine future possibilities and give shape and direction to these possibilities. It is necessary to point out that this dimension of agency is not merely imaginative; social actors have to constantly negotiate with current social and cultural situations and formulate their trajectory for future possibilities based on their abilities to confront and challenge the conflicts that arise from their social life. The projective dimension of agency can help revolutions, institutional reforms, or any element of social change, no matter how big or small as it assists people in evaluating their current situation, envisioning a future based on their current situation, and making use of their existing resources to take a step in the direction of the envisioned future. Projectivity

consists in conjuring a general line of action for solving a specific problem and taking up practical and feasible assignments for undertaking the action.

Practical evaluative

This element of agency is exercised when social actors respond to the “demands and contingencies of the present” (994). Actors evaluate the current situation and realize that either routine habits and practices must be adjusted or projects imagined for the future need to be altered according to the given circumstances. The agentic dimension is applied when social actors reflect on and interpret emerging situations and apply contextual judgments on past actions and future projects. This element of agency is usually referred to as “practical wisdom, prudence, art, tact, discretion” (994) and such. According to the authors, social actors increase their capacity to exercise agency by applying the practical evaluative element because this element of agency may enable them to potentially pursue their projects in ways that challenge past traditions and in ways in which the consequences of their current action may necessitate new interventions.

The exercise of this element of agency involves recognizing the problem, characterizing the problem by thinking of how best to counteract it, and deciding on or choosing a particular mode of action to counteract the problem. After actors make decision of how to overcome a problem, they work on executing it. In other words, they work towards the goal that they have set for themselves. This element of agency can be exercised in many different contexts. For example, it can be exercised when actors question and resist the practices of an established order or when actors seize an

opportunity, when it is expected of them and the fulfillment of which does not fall under their prescribes responsibilities.

Emirbayer and Mische's definition and description of agency provides us with a way of understanding the various factors that is involved in the exercise of agency. Measuring agency through these categories will help us understand how women exercise the critical evaluative process to make decisions that expand their life choices. If they are unable to take such decisions, we can, at least, observe whether women are critically evaluating their lives and define goals that may expand their live choices. This paper will now describe Kabeer's last dimension of empowerment.

Achievement

Achievement is described as how people have been able to transform "prevailing inequalities in resources and agency rather than reinforcing them or leaving them unchallenged" (Kabeer 1999:452). Kabeer highly emphasizes that achievements have to be assessed for their transformatory qualities. In other words, only those achievements that transform gender inequalities that are frequently embedded in traditions and customs can be considered as indicative of empowerment. Thus, achievements are the improvements that individuals have been able to bring to their marginalized position by utilizing their resources and agency.

One may ask, how can we measure these transformatory qualities? And, what exactly do these transformations entail? Kabeer gives examples that help us clarify what kinds of transformations are regarded as achievements and claims that these transformations are distinct from transformations in women's efficacy. She makes the distinction clear by mentioning Kishor's (1997) research that sought to measure women's

achievements through infant survival rates and infant immunization. Kishor's findings suggested that women were able to improve their infant's survival rates and immunization; however, Kabeer is wary of considering this change as achievement. She is wary because infant care has always been one of women's pre-assigned roles in Egypt and thus, "improvement in this sphere should be seen as increased efficacy in pre-assigned roles rather than as evidence of empowerment" (450). We can see increased efficacy on women's part – they certainly did become better at performing gender-norm roles, but they were not able to transform the customary gender roles. Thus, improving their infant's survival rates and immunization should be considered as achievement.

Kabeer then gives us an example of what can be considered achievement that is indicative of empowerment. She mentions Becker's (1997) study which used data from Zimbabwe to explore the topic of women's empowerment. In Becker's study women were able to access pre-natal health care that they had no access to before. Accessing pre-natal health care required women to gather necessary information, be assertive, and play a significant role in intra-household decision making. Thus, by partaking in these three activities, they were able to transform gender roles by doing those activities that were not customary for women. In this case, accessing pre-natal health care is indicative of the transformation that shows achievement as it was women's agency that helped them access pre-natal health care.

The difference between what is considered a transformative achievement and what is not considered transformative can be very subtle. Kabeer uses the study done by Dreze and Sen (1995) in India to illustrate the difference. They studied under-five child mortality and female mortality in relation to women's empowerment. Kabeer claims that

reduction in under-five mortality can be considered an increase in efficacy as again, taking care of children falls under the domain of women's pre-assigned roles. Reduction in female mortality, however, illustrates transformative achievement because women are expected to give very little importance to their own well-being. They are expected to put the needs of their family first and in most cases to the detriment of their own physical and mental well-being. Thus, reduction in female mortality indicates women paying attention to their well-being and transforming roles and expectations dictated by customs.

THE INDIVISIBILITY

The indivisibility of the three dimensions of empowerment, according to Kabeer, is very important in measuring it. Thus, according to Kabeer, empowerment takes place when people are able to exercise their agency to gain proper entitlement of their resources and are thus, able to achieve transformation in the inequality that they have experienced regarding access to their resources and exercise of their agency. In other words, the validity of each indicator as a measure of empowerment depends upon the indivisibility of the three dimensions together.

The three dimensions of agency too are indivisible. According to Emirbayer and Mische, it is necessary to look at the three dimension of agency as one would understand the temporal nature of human experience. As actors are always living in the past, present, and future simultaneously, we can say that they are constantly exercising the iterative, practical-evaluative, and projective dimension of agency at the same time. "The continuously engage patterns and repertoires from the past, project hypothetical pathways forward in time, and adjust their actions to the exigencies of emerging situations" (1012). In many given situations, one can observe people exercising all three dimensions of

agency, even though there will be times when actors are oriented more toward the past, more directed toward the future, or more evaluative of the present.

THE ROLE OF SELF-HELP GROUPS IN WOMEN'S EMPOWERMENT

Looking at how the literature defines empowerment and describes the effects of self-help groups on women's lives, we can say that self-help groups play an important role in empowering women. We say so because we see self-help groups providing women with all three dimensions – resources, agency, and achievement – that Kabeer (1999) understands as indicative of empowerment. First, as members of self-help groups, women are able to have access to economic and social resources – they are able to generate income and step outside their households and make social connections. As mentioned above, literature on micro-financing schemes and self-help groups have shown women independently earning money through enterprises such as raising animals, selling animal products, vegetable farming, weaving, candle-making and such (Anbouli 2012; see also Sharma 2012, Rankin 2001, Bajracharya and Mahato 2009) . And self-help groups have provided women a space to expand their social resources as women have increased their physical social mobility by going to group meetings and sometimes getting together with other women and engaging in community development activities (Mahato and Bajracharya 2009; see also Anbouli 2012). Literature on self-help groups also show women exercising their agency understood as Kabeer's (1999) decision making agency. Self-help groups give women space to be involved in loan management, entrepreneurial activities, and other group activities; thus, they require women to exercise their decision-making agency. And by exercising their resources and agency, women have been able to challenge patriarchal norms and step foot in activities that they have

been traditionally excluded from. In other words, self-help groups have provided women with the opportunity to transform gender roles, which according to Kabeer (1999), is indicative of empowerment.

WOMEN'S AGENCY

Sometimes, we see women using their agency to reinforce traditional gender roles, and sometimes using their agency to contest them. At times, women are seen to reinforce inequalities in resources and agency rather than challenge them. Some interesting light has been shed on the unconscious socialization of women in Nepali households and how they influence their access to resources and their agency. Agarwal (1997) describes the reaction of a Tamang (Tibeto-Burman) woman of Nepal, Nhanu, when her family property was being divided after her father's death. Nhanu was reticent compared to her voluble brothers. She sat there quietly despite witnessing her younger brother taking possession of a bronze drinking bowl that she had bought from her own income and contributed to the family's possessions. She received the bowl eventually, but it was only after one of her other brothers spoke up and handed her the bowl. What is interesting about this anecdote is that Tamang women enjoy considerable freedom of movement and they are also involved in economic activities like agriculture and trading. Even so, they are subject to norms where they cannot articulate or pursue their personal interests. Families and households are considered very powerful in influencing women's perceptions of themselves. Women of India claim that as a result of their families' strong influence on their perceptions of themselves, they do not find it easy to talk about the aspects of their lives such as their personal welfare (Sen 1987: 6). Gendered division of labor, especially within their households, also seems to influence their perceptions and

the scope of their activities. Women are primarily seen as responsible for household work (1987). Sen (1987) states that women are able to take on outside work only if they maintain their household position as cooks or caretakers.

Sometimes, women unconsciously socialize themselves to patriarchal norms; however at other times, they are seen to make rational choices to adhere to the norms dictated by patriarchy. We should keep in mind that in most rural areas of South Asia, men's economic contribution to the household is usually higher than that of women. Even if a woman does contribute significantly to a household, she does not usually stand on her own and is dependent on her husbands. The society views women as requiring men's protection. Kandiyoti (1988) says that in a patriarchal society, women are sometimes unlikely to step out of their roles and lose respectability. Their claims and self-interests are compromised in favor of "submissiveness and propriety" (Kandiyoti 1988:283); this submissiveness and propriety will provide them with the protection needed for them to survive in their societies. Without the husbands' and his families' protection, women are sometimes confronted with material disadvantages. Rao (2012) mentions women describing themselves as "household helpers" and "reinforcing the status of men as the providers" (1027). In her study, even though women farmed and contributed to the household, both men and women jointly sought to establish women's roles as housewives and not farmers. She describes women not making claims to resources despite being capable of speaking out and making decisions. They do so in order to secure material possessions and protection from their husbands.

On one hand, for the reasons mentioned above, we see that women in South Asia are likely to conform to gender roles within their households and not exercise their ability

to make choices. On the other hand, this is not always the case. This is evident in the substantial shifts in decision-making patterns that are visible in households where women are members of self-help groups or micro-credit organizations (Swain 2007). There has been a “remarkable shift from norm-following and male decision-making to more bargaining and sole female-decision making” (Holvoet 2005:97). Women through their economic contribution and group solidarity have been able to express their dissatisfaction and contest social norms (Agarwal 1997). Women are engaged in a wide range of productive and reproductive work, as in the activities of self-help groups. Thus, they have become visible and articulate members of their households. “They combine strategic compliance and accommodation with small acts of everyday resistance to expand their spaces for action and interaction within the existing social system, even though these gains are often temporary and incremental” (Rao 2012: 1045).

SUMMARY OF THE EXISTING LITERATURE

My research will apply Kabeer’s framework of empowerment to interpret whether the changes – earning money, making household decisions, experiencing physical social mobility, and being able to invest in their children’s education – brought about by self-help groups amongst the women of rural Nepal can be viewed as empowerment. I apply Kabeer’s framework on empowerment to changes experienced by members of self-help groups because this thesis seeks to be careful in discerning what can be considered empowerment and what cannot be. Kabeer’s understanding of empowerment helps us be discerning in answering a basic question that I mentioned earlier – who is empowered and who is not? Kabeer’s framework is helpful because it encourages us to view empowerment as a transformation – a process of change in women’s ability to take

control of and improve their lives wherein such abilities were absent before. We are thus encouraged to view women's life trajectories and place them in their social contexts rather than isolating certain aspects of women's lives and considering her empowered. For example, it is necessary to be cautious in claiming that a rural Nepalese woman who works in a farm has physical social mobility and is thus empowered and ignore the negative effects of her illiteracy on her empowerment. Considering women empowered, when in reality, they may not be, may lead to misrepresentation of the gender inequalities that are possibly present in women's lives and thus, may also engender lack of awareness and action on the part of concerned authorities that foster programs that may help further women's empowerment.

However, only applying Kabeer's framework on empowerment, though helpful, makes empowerment very difficult to achieve. We say so because Kabeer's framework gives less importance to some key transformations that women have experienced as members of self-help groups. It ignores these key transformations in mainly two ways – she overlooks some aspects of agency that she herself includes in her definition “ability to define one's goals and act on them”. By considering only decision-making agency as agency that is indicative of empowerment, she acknowledges women's ability to act on their goals as that is indicative of empowerment and not describe what it is that allows women to define their goals. And she considers only those transformations that radically alter traditional gender roles as empowerment. I agree that these transformations are useful in measuring empowerment. However, this framework overlooks important transformations in women's abilities, such as the power to set and define goals for

themselves and, as mentioned above, to strategically implement compliance to traditional roles in order to accomplish her own goals.

Thus, my research will apply Emirbayer and Mische's concept of agency in order to understand the transformations that women and men alike have confirmed have taken place in women's lives after they became members of self-help groups. By applying the concepts of the three dimensions of agency – iterative, projective, practical-evaluative – to women's interpretation of the changes brought about by self-help groups, this research aims to do the following: a) emphasize that women developing the ability to place themselves in the past, present, and future gives women the ability to define their goals and should be considered as agency that is indicative of empowerment, along with decision-making agency, that gives women the ability to act on their goals, b) emphasize that acknowledging only massive transformations in gender roles ignores key transformations at the agentic level and making empowerment very difficult to achieve.

My research will first apply Kabeer's framework on empowerment to women's and men's interpretation of changes brought about by self-help groups. It will then apply Emirbayer's and Mische's concept of agency to understand the transformations that women have undergone that Kabeer's framework falls short of acknowledging. It will then suggest understanding empowerment in a manner that is slightly different than Kabeer's but nevertheless adds to her framework on empowerment. This research will hopefully make Kabeer's framework on empowerment even more comprehensive. Before I apply these frameworks on empowerment and agency to my data, I will describe the process of my data collection.

CHAPTER III

METHODOLOGY

DESIGN

I collected data through ethnographic interviews with women who are members of self-help groups and their husbands. Spradley (1979) defines ethnography as a “work of defining a culture” (3). He is wary of the different existing definition of the word ‘culture’. ‘Culture’ is usually defined as ‘patterns’, ‘customs’, or ‘a way of life’. These definitions may be helpful; however, it may also be hard to distinguish between the points of view of an external observer of these patterns and customs and of those who follow these customs and patterns. Spradley recognizes that culture can be defined, interpreted, and described from more than one perspective. Spradley defines culture as the “acquired knowledge that people use to interpret experience and generate social behavior” (5). Thus ethnography is the process of describing people’s interpretation of how they experience the social world, how they act in certain situations, and why they behave in the way they do.

Ethnographic interviews place special emphasis on the meanings that the people themselves place on their life experiences and social circumstances. It is a process that has developed out of people’s recognition of the fact that human experiences are complex and so are the ways in which they interpret their experiences. Ethnographic interviewing recognizes the importance of studying these

interpretations. It helps us accurately depict the lives of people being studied and make the results of the research relevant to those being studied (Heyl 2001).

As ethnographic interviews puts special emphasis on understanding people's interpretations, it aims "to grasp the native's point of view, his relation to life, [and] to realize his vision of the world" (Spradley 1979:3). Ethnographic interviews understand the relationship between a researcher and her participants differently. The focus of ethnographic interviews is to learn from people rather than to study people. The process of ethnographic interviewing involves listening well and respectfully to our participants, being self-aware of our role in meaning we give to the interview processes, being aware of the broader social contexts that influences the participants, and most importantly recognizing that conversation is more of a discovery and it is not possible to understand people and their circumstances completely (Heyl 2001).

It is very important for researchers doing ethnographic interviews to embrace a key approach that ethnographic interviewing takes – conversation with participants is always a discovery. Heyl (2001) points out that the original Latin meaning of the word conversation is 'wandering together with' (371). Thus, a researcher can semi-construct interviews beforehand, but has to be open to asking questions that are guided by the respondents' answers. Only by being open to the looking at a situation through their respondents' perspectives can an ethnographer purposefully explore the meanings people place on social phenomena and their experiences of them.

Ethnographic interviewing method can help answer questions that deal with how people understand social phenomena, how they think they are influenced by social phenomena, and what role people play in their societies. By doing so, this method helps

develop theories that are grounded in the culture of the people researchers are studying. Ethnography also helps us answer questions that deal with the complexity of societies. Even though a society may be largely homogenous, it still is composed of people who belong to different cultural background. Ethnography makes us familiar with the perspectives of people who have varying cultures.

I chose to do ethnographic interviews to collect my data because my aim is to understand in what ways women of rural Nepal see self-help groups affecting their lives and how they see the patriarchal society of Nepal influence the way they experience these changes. The focus of this research is largely on women's interpretation of how self-help groups have affected them and what has prevented or allowed them from experiencing changes that are indicative of empowerment. I also interviewed husbands of the members of self-help groups in order to understand the patriarchal control that is exercised on women and how it affects whether women benefit or do not benefit from self-help groups. Ethnographic interviews with husbands were helpful in triangulating the effects of patriarchal control in women's lives. Husbands in rural Nepal form a huge part of women's lives. I thus, adopted Heyl's (1979) approach of interviewing my subjects (women), and people who were highly involved in their lives (their husbands). Patriarchy is exercised differently in different parts of Nepal, and moreover differently in different households. Husbands' interpretations helped us get an understanding of the patriarchal control that is exercised in the area of rural Nepal that I collected my data from and in different households within that area. This approach provided me with a well-rounded data on the impact of self-help groups on women's lives.

DATA COLLECTION SITE

I collected my data from 4 villages within the Goldhunga Village Development Committee (VDC). It is a village development committee in Kathmandu district, in the Bagmati zone of rural Nepal. There are 3,086 households in the VDC and the total population is 16,174 (Central Bureau of Statistics 2012). Goldhunga VDC lies about 13.5 km from Kathmandu city. The VDC is primarily made up of Tamang communities. Even though the VDC is relatively close to the capital city, the people are relatively isolated from the city life. The people in the VDC commute to Kathmandu only to buy necessary items and sell their farm and animal products to vegetable *bazaars* in Kathmandu. The primary occupation of people in the VDC is farming and some are involved in wage labor in and around the Kathmandu city. While both men and women are involved in farming, it is only men who frequent the cities for wage labor. Some men also own small welding businesses.

RECRUITMENT

I worked as an intern at Heifer International (Nepal) in the summer of 2011. Heifer International has been working with women's self-help groups in Nepal since 1957. The organization helps women form self-help groups and provides them with 2-3 years of support, training, and necessary assistance. After this time, the organization steps away and the groups are required to support themselves without assistance. Since Heifer International keeps records of the contact information of these groups, I was able to contact the members of the self-help groups and their respective husbands.

I requested Heifer International to put me in contact with groups in an area that was around Kathmandu city and within the valley. As it was monsoon in Nepal when I

collected by data, my participants were extremely busy in planting and irrigation in their farms. I requested an area that is close to the capital city, which is where I am from. This allowed me to be flexible enough to accommodate my participants' schedules. Thus, Heifer International put me in contact with the five groups from Goldhunga Village Development Committee. I was able to go to one of each the group's monthly meetings. Before the meeting began, I described my research and my participant selection criteria to the participants. The members who fit my criteria gave me their contact information and a date and time for a possible meeting.

SAMPLE AND DATA COLLECTION

In order to select my participants from the five groups I had access to, I employed the theoretical sampling method. In other words, I selected participants according to the "descriptive needs of the emerging concepts and theory" (Morse 2010:235). I selected my female informants based on two major characteristics: they were members of self-help groups and they were married.

Selecting participants based on these two characteristics was important because these two characteristics ensured that my participants were enculturated. Spradley (1979) defines enculturation as "the natural process of learning a particular culture" (47) and emphasizes the value of enculturation while selecting informants. Enculturation ensures that the participants have expert knowledge about the phenomena one is interested in learning about. I selected participants who have been members of self-help groups for five to seven years. Women who have been members of self-help groups for five or more years have learned the culture of self-help groups. My participants were familiar with the norms and values of the group. They were cognizant of how being a part of the self-help

group culture have brought changes in their lives and impacted their identities and roles within their households. I selected those members of self-help groups who have been married as this criterion fulfills the main purpose of my research – to understand how women interpret how self-help groups influence their lives within the context of the household they are married into. All my participants had been married for two years or more. My participants have had enough time to establish their positions within their households. They have had ample time to be aware of what patriarchal structures exist within their households and how these structures affect their lives and the potential changes that they could potentially experience as members of self-help groups.

Thus, my participants have been practicing a particular way of life and for a significant amount of time; this has made them experts of the phenomena that I am interested in studying. Thus, those women who have been married for 2 years or more or have members of self-help groups for 5-7 years were excellent sources of information. Thus, I was able to attain fresh and detailed information from the participants.

SAMPLE SIZE

Both Small (2009) and Sandelowski (1995) argue that the goal of any qualitative study, especially ethnographic interviews, is to reach theoretical saturation. I aimed to interview women and their respective husbands until I achieved a state of informational redundancy – a state where I infer that no new informant will yield more or new information. I was able to recruit members from five self-help groups – *Setidevi mahila Samuha*, *Kalidevi mahila Samuha*, *Bhumichoutari Mahila Samuha*, *Laliguras mahila Samuha*, and *Sahayogi mahila Samuha*. Heifer International was no longer involved in providing support for these self-help groups due to groups' age. Thus these groups have

been functioning by themselves for about 4 years. These five groups were formed for economic purposes and all five groups were from an area that was primarily a Tamang community. We know, from the literature, that self-help groups usually bring together people who are in similar life situations and this was also the case with my respondents. The self-help groups brought women in similar socio-economic status together and since the area was largely a Tamang community, their language, culture, and way of life were similar as well. Given the homogeneity of the population, I was able to reach theoretical saturation within a limited time frame of two months by interviewing 4 households from *Setidevi mahila Samuha*, 2 households from *Kalidevi Mahila Samuha*, 3 households from *Bhumichoutari Mahila Samuha*, 2 households from *Laliguras Mahila Samuha*, and 3 households from *Sahayogi mahila Samuha*. I interviewed a total of 28 people, 14 were women who were members of self-help groups and 14 were their respective husbands. For the purpose of this research, I used a sub sample of 20 people, 10 women and 10 men.

INTERVIEW LANGUAGE

All interviews were conducted in Nepali. Even though my informants and I are both fluent in the language, the way in which we spoke was different. There are two reasons to account for this difference – first, my informants were from rural areas around the capital city. Thus, their pronunciation is somewhat different than that of people, like me, who live in the city. Second, my informants belonged to the Tamang caste. They converse with each other in their own dialect, more than they do in Nepali. Some of my participants' Nepali was heavily accented.

Spradley (1979) emphasizes the importance of a researcher being conscientious about the language of the particular group of people that the researcher is studying. The goal of ethnographic interviews is to discover the “cultural reality” (17) of a group of people; and knowing the language of the people provides a window to the cultural reality as language helps create and express the customary ways in which people perceive and think. Being familiar with the way my respondents conversed in Nepali was especially important for the purpose of this research as it focuses on my respondents’ ways of experiencing and expressing changes in their lives brought about by self-help groups. Thus, I took the following steps in order to bridge the above mentioned linguistic gap between my respondents and myself. I had Heifer International Nepal arrange a meeting with a member of one of the groups. They showed me around the area and introduced me to the women in all the groups. I was in communication with her for two weeks before I started interviewing my respondents. This gave me some time to get acquainted with the kind of Nepali spoken in the rural areas surrounding the capital city. I was also able to become familiar with the Nepali that was heavily accented. Talking to the members of the self-help groups during the recruitment process also helped me become familiar with the way my respondents conversed in Nepali.

Questions may arise regarding whether two weeks was enough time for me to become familiar with the way my respondents spoke Nepali. I would say first, two weeks was also enough for me as being from the capital city, which has people from various cultures residing in it, I have had the opportunity to converse with people from the Tamang caste many times prior to my research. Second, I can say that the more people I interviewed the more familiar I became with their speech and thus able to

converse with them in a better way than how I did when I was first introduced to the member (field connection). Last, given the two months I had to collect my data, two weeks was what I could spare before I started my interview process.

INTERVIEW ORDER

I interviewed women and their husbands separately. This method, I believe, allowed my participants, both husbands and wives, to express themselves openly. Women and their husbands could easily talk about their motivations behind joining self-help groups, how it has affected their lives, and how the patriarchal structure of their household has affected the way they experience changes brought about by self-help groups.

I interviewed the husbands first and the wives second. As someone who grew up in Nepali culture, I understand it was appropriate to do so for three main reasons. First, the culture of a Nepali household strongly emphasizes age-wise protocol and most husbands were older than their wives. Second, in Nepali culture, the husband always comes first as he is the breadwinner and the head of the family. As it was necessary to be culturally sensitive, I chose to interview the husbands first. Third, by interviewing the husbands first, I avoided an ethical problem that I, as a researcher, may have faced. Even though I stated that all interviews are confidential, I could have been asked questions by the husbands regarding details of their wives' interviews. By interviewing women after their husbands I was able to strategically avoid the issue.

SELF-REFLECTION

I find it necessary to reflect on how my background and the relationship I formed with my participants (Briggs 1983) may have influenced the conversations that I had with my informants – while at some point, it may have facilitated the conversation, it may have hindered it at other points.

First of all, my being a Nepali aided the process of data collection very well. This factor itself proved to be an important ice breaker and helped me build rapport with my respondents easily. I am very familiar with Nepali household etiquette and I knew how I, as a guest, should behave in their household. I knew how to greet their in laws and husbands and I was aware of the interview protocol I had to follow. Thus, the idea that I would interview their husbands first was gladly welcomed and no awkwardness followed. My fluency in Nepali, as mentioned above, was very important – it is what allowed me to collect my data. I did not require an interpreter and I could offer and ask for clarifications when needed.

Being an unmarried Nepali woman may have been more important for gaining access to participants and conversing fluently than my citizenship or fluency in Nepali. First, the women had no restrictions on inviting me to their household and letting me interview them and their husbands. It sped up the data collection process because the women, who volunteered for the interview, did not think twice about having me over and this would not have been the case had I not been a woman. They could give me the days and times they were available on our first meeting. Moreover, had I not been a woman, they would probably deny me the opportunity to interview them, much less invite me to their households. Even if they were willing to be interviewed, they would have to ask for

permission from their husbands; this would mean waiting longer to schedule the interview and thus, begin the interview process. Second, I, as a researcher, could relate to them relatively well. I could let them know that I understood what it is like to be a Nepali woman; moreover, I could give my mother's example to communicate to them that I understood what it is like to be a married Nepali woman. For example, I would insert phrases such as "I, as a Nepali women understand what it is like to..." or "My mother too finds it difficult to leave the house sometimes..." These reflections were genuine and it is not an exaggeration if I say that they felt that I understood their situation relatively well. I say so because my female informants would constantly respond like how Wife HH4 responded to one of my questions: "...we, as women, are fearful of being scolded if we leave the household without informing, don't we?" Her saying "don't we" communicated to me and she believed that I understood what she was trying to convey and I did.

While it was helpful to converse with them being a Nepali woman who is fluent in Nepali, being a student, raised in the capital city and getting a graduate degree from an American university and also fluent in English created some gaps between my informants and me. Thus, I believe affected the quality of my data to some extent. I informed them that I was studying at an American university. This made them view me as someone who knew more than them and was somehow 'above' them. Even though I addressed them as – their names and *didi* (sister) attached to their names – they called me *miss*; this is the term they use to address someone who is not from the village or those people who came to the village and gave them training on livestock raising strategies. In other words, they viewed me as someone who they could learn from rather than the other way around. This perception was also confirmed when all of my respondents offered me a stool to sit on

and they themselves would choose the floor. I was made to sit in a position where they could, literally, look up at me. Sometimes, I insisted to sit on the floor with them. But, I, as a guest in a Nepali household, could only insist so much. Whereas, on one hand, they could communicate in a relatively open manner with me, on the other, it makes me wonder whether them viewing me as someone 'above' them may have prevented them from disclosing some information. I only surmise that they were keeping some information to themselves; however, I certainly did not enjoy sitting on a stool and asking them questions.

I felt uncomfortable doing so because I felt it made the interview more of a formal interview and less of a conversation. It seems as if they saw the interview as a process where I am to 'ask' questions and they are to 'answer' them. I would sometimes use anecdotes from my own life to make our interviews seem less formal. But, they were conscious on answering the questions 'well'. Some of my respondents, especially women asked me whether they had answered my questions "properly." My informants viewing me as someone who is more informed than they are could only be a part of the reason behind the interview seeming more formal than I expected it to be. The other part could be very well my inability, as a researcher and as someone who was collecting data through ethnographic interviewing for the first time, to convey to my respondents that I was the one who was at their households wanting to learn from them. It could also be that being someone from outside the villages and from the capital city, I may have adopted the tone of voice and mannerisms of someone who enters a stranger's house in the city. In other words, I may have been more formal than I wanted to. I have been in the United States for about seven years and this could also have influenced how formal I was with

my informants. Compared to Nepali people, Americans are highly formal and conscientious of someone's private space. Walking into their houses, to a certain extent, I felt like I was a stranger intruding in their privacy. I would be less likely to feel this way had I not been in the United States for seven years. Thus, my mannerisms may have been more formal than I intended them to be.

Raised in the capital city and studied in an English medium school, I was exposed to the English language at an early age. And I believe I began thinking in English a couple years or so after I came here. This prevented me from asking some questions as clearly in Nepali as I would be able to ask in English. In my mind, terms such as 'self-help groups', 'positive and negative impacts', 'independent enterprise', 'savings', 'loans' and many more exist in English. I could not help using some English words, such as these when conversing with my informants. Sometimes, I would realize this tendency right away and correct myself. However, sometimes, I would only realize it when my informants would start answering the question and their answers would not adequately refer to the question or miss some key elements of it. I believe my informants could have provided me with more details in the time I took to realize my mistake and correct it. My tendency to think in English, to a certain extent, took some valuable time away from the interviews.

CHAPTER IV

FINDINGS

Literature claims that self-help groups have impacted women's lives in four main ways – they are able to earn money by investing in a business enterprise, they have been able to make major entrepreneurial or household decisions, they have been able to invest in their children's education, and they have been able to attain physical social mobility and increase their social acquaintances. Self-help groups provide women with what Kabeer (1999) identifies as resources and agency to alter the status quo within patriarchal households and give them the ability to achieve their goals. However, my interviews with members of self-help groups and their husbands indicated that despite being members of self-help groups, women did not own independent enterprises, they had limited decision-making ability within their households, and they did not experience change in the gender division of labor within their household. Self-help groups did however provide them with physical social mobility and made them capable of investing in their children's education. I also found two unexpected outcomes not emphasized in the literature: self-help groups increased women's knowledge and skills and increased their ability to speak and voice opinions. When I apply Kabeer's criteria to these observed changes, I am forced to conclude that self-help groups have failed to empower the women in this study.

Moreover, I argue that participation in self-help groups has brought some key transformations within women that Kabeer's framework fails to recognize. When we apply Emirbayer's and Mische's (1998) framework on agency to analyze these transformations, we find that women have become empowered at the agentic level. This thesis has documented transformations in women's ability to critically evaluate their past, present, and future. I suggest that such life changing transformations should not go unnoticed. The implication for this for social theory is that Kabeer's theorization of agency is slightly coarse if it overlooks such important forms of self-transformation; but we can repair it by drawing on Emirbayer and Mische. This research also has important implications for the efficacy of self-help groups to empower women, as well as the limitations of such groups.

I will now describe women's increased physical mobility, knowledge and skills, capacity to invest in children's education, and increase in the ability to voice opinions. I will also describe women's lack of independent enterprises, limited decision-making ability, and lack of change in gendered division of labor. I will use Kabeer's framework to see the implications of these changes on women's empowerment. Next, I will use Emirbayer's and Mische's framework to describe the transformations that women have undergone in their agency and its significance on women's empowerment.

APPLYING KABEER'S FRAMEWORK ON EMPOWERMENT

Physical Social Mobility

Self-help groups did help women acquire physical social mobility and as a result increased their access to what Kabeer calls "social resources" (437). Women were able to make social ties that provided them with information and financial and other kinds of

emergency assistance. These social ties yielding information and support are also referred to as social capital. By utilizing their social resources, women were able to step outside their households; this can be considered as an achievement on women's part as women were able to bring transformations in gender inequalities within their households. Before, only men of the household had the freedom and the opportunity to step outside their households, work, and make social ties. Now, women of self-help groups too have physical social mobility.

The fact that women acquired physical social mobility is evident in the sentiment expressed by all the members such as that expressed by Wife HH9 -- "Going to the meeting gets me out of the house." The women said that membership in self-help groups has increased their physical social mobility compared to what was before. Now, these members do not just get out of the house to go to the meetings. Together, the members of the groups together have toured places outside Kathmandu valley and have interacted with members of self-help groups in places they traveled to. "I traveled for three days, which was great! I came back with a fresh mind. I have traveled to so many places. I have interacted with group sisters from not only around here, but from many different places", said Wife HH5. The husbands too claimed that their wives have travelled places "that they themselves have not been to" and met and interacted with new people. Husband HH7 mentioned that before being a member of the group, his wife did not interact with her neighbors and thus, did not know them. "Now that all of them are in a group, the sisters {the members of the group are referred to as 'sisters'} know each other", he said.

We see an increment in women's social resources or social capital by the virtue of their membership in self-help groups. The women have been able to travel to new places

with fellow members of their self-help groups and meet members from other self-help groups. As a result, women have been able to meet new people and expand their social circles. They have come to know their neighbors, other members from their villages who are members of self-help groups, and have interacted with women outside their villages, and even outside their districts. Therefore, there has been an increase in the number and the kinds of people they have met.

The increment in their social resources has provided women financial support and other necessary emergency assistance. “We have come to know about each other’s life experiences much more. I get a lot of support from my group sisters” (Wife HH3) – this was a common sentiment among all the members. They help each other during times of financial difficulty and during times of sickness, pregnancy, and other emergency situations. “I have worked at my group sisters’ farm whenever they have been sick. We would not be able to help each other in such a way had it not been for the group”, said Wife HH8. The women are to each other, not just a source of support but also a source of information. They said that the group sisters do not shy away from sharing helpful information with each other. The sisters share information about new farming techniques they come across, recipes, price of vegetables, and such.

Thus, I can say that women in self-help groups had access to social resources, which Kabeer considers is necessary for empowerment. They have also been able to step outside their households, which according to Kabeer, can be considered an achievement as they have been able to reduce gender inequalities in being able to attain physical social mobility.

Increase in Knowledge

According to Kabeer, not just material or social resources, but development of knowledge and skills can also be considered resources that are necessary for empowerment. The women in self-help groups were able to increase their knowledge regarding the care of livestock. And, by Kabeer's criteria, acquiring knowledge about animal husbandry can be considered an indicator of empowerment. Their increase in knowledge has made them capable of achieving transformations in gender inequalities as well. Before joining self-help groups, women did not have access to such information. But, by being able to gain knowledge regarding the care of livestock, women have been able to reduce gender inequalities within their households.

Women's access to social resources has helped them gain information on a variety of ways to raise and take care of livestock. As indicated by their organization's name, Heifer International systematically sends experts in animal husbandry to train their self-help group members. The women claimed that after being members of self-help groups, they have gained important information regarding how to care for their livestock. The members said that they had increased knowledge about what to feed domesticated animals, the necessity of immunizing them, of keeping their stables clean, and of keeping them healthy. Heifer International had people, who specialized in livestock training, go to these groups and inform and train them, as a group, about the ways women can care for their livestock. Thus, the trainings on animal husbandry have helped women develop knowledge and skills on a specific subject.

The husbands too agree that women's increased social mobility has helped them gain knowledge about animal husbandry. "If you stay only in the household, you will not

know anything”, said Husband HH5. “Now she can discuss and share key information with her group sisters. She was not like this before. She did not know anything about taking care of livestock. Now, she even knows about immunizing the goats and this is not a small thing. She may not know everything, but there has definitely been an increase in the amount of information she has accumulated regarding raising the goats.”

Increase in the Ability to Voice Opinions and Speak

When asked about what changes the members have witnessed in themselves as a result of their participation in self-help groups, almost all of the women answered by stating that they have become increasingly able to voice their opinions. “I did not know how to speak in public before. Now, I am able to talk in front of 14 or 15 other group sisters”, said Wife HH9. Wife HH2 said, “I can now tell my family members whether the decisions they are taking are right or wrong.” A large majority of the husbands too acknowledged the increase in their wives’ ability to speak. “After she joined the group, she has started talking to me more and has started giving me suggestions about how to run the household”, Husband HH8 said. Husband HH5 confirmed the sentiment. He said, “I definitely hear my wife’s voice more in the household. She can also talk confidently with strangers, guests, and neighbors.” The husbands acknowledged receiving a lot of suggestions from their wives regarding taking care of the livestock as well.

We see that women’s participation in self-help group has helped them develop the ability to voice their opinions before a large group of people and this ability has translated into increase in their ability to voice their opinions within their households. I was able to identify two main ways in which self-help groups have been able to help women speak and express their opinions. First, self-help groups have brought women in

similar situations together. They see each other as a source of support and are open to talking to each other about the problems that they face individually and as a group. As I mentioned above, women in self-help groups share information about various subjects with each other and they mentioned that sometimes that are asked to do it in front of everyone. This has made them aware of the fact that they have a voice and they can and should be listened to. This fact can be illustrated through the sentiment expressed by HH5, “Her confidence has increased as she has started meeting more people.” As women started experiencing what it felt like being listened to, they seem to have developed confidence to talk in front of their husbands, who hold dominant positions in their households. Their lack of confidence before and an increase in it is discernable in the statement expressed laughingly by Wife HH9 – “I remember that we used to hide behind each other to not have to introduce ourselves first. Now I can talk. I can talk to my husband and to my group sisters.” Second, increase in the knowledge about how to raise livestock properly and in the amount of information that they receive from their group sisters have allowed women to share with their husbands what they know and make suggestions based on the information they have received. For example, the husbands have started to adopt livestock caretaking practices such as keeping the fenced areas for goats clean and vaccinating the livestock.

What we see here is women bringing out transformation in gender inequalities that come embedded in the customs of patriarchal household. Being in a subordinate position in their households, women are rarely listened to and are thus rarely able to express what they think to their husbands and their family members. Wife HH9’s response regarding her inability to even introduce herself is an example of her inability to

speak before joining the self-help group. The women's and their husbands' response regarding women's ability to voice opinions concerning household matters speaks clearly of some transformations in gender inequalities that is prevalent in patriarchal households. One can say that this transformation has been possible due to women being able to access resources manifested in social relationships they have established and knowledge they have gained. Thus, by being able to express opinions by utilizing their social resources and knowledge about livestock caring, women have been able to improve their marginalized positions and transform gender inequalities. According to Kabeer, increase in women's ability to speak and voice opinions can be considered an achievement that is indicative of empowerment because women have been able to utilize the resources that they have access to in order to bring about a transformation in gender inequality within their households.

Investing in Children's Education

Self-help groups have given women the opportunity to invest in their children's education. They have been able to do so in mainly two ways. First, they have started to save for their children's future by opening a savings fund in their children's name. "My son has savings in his name as well. I could save for my son since his birth", said Wife HH10. Wife HH2 expressed great happiness at being able to save for her children. "The group has helped me a lot. I was not even aware that I could save for my children. I have opened a savings fund to their name. I put Rs. 100 in each of my child's fund every month." Husband HH2 too expressed satisfaction over the fact that his wife has been able to save for the children. "Every drop of water makes an ocean, every bit helps... the group has helped us in saving for the children", he said. Opening a savings account in

their children's name has allowed women to invest in their children's future and make it secure.

Second, they have been taking out loans from the group fund to pay for tuition and supplies for school. "The loan has helped me a lot", said Wife HH4. "It has especially helped my daughter. She just completed her nursing degree and for that I borrowed about Rs. 100,000 from the group fund." Wife HH3 too has used loans for pay for her children's education. "Our main expense has been paying for the children's education. He does whatever he can and when his money is insufficient, we take loans from the group and pay for their education." Wife HH9 also expressed the fact that loans have helped her pay for her children's tuition and buy them school supplies. "We have used the money to pay for tuition and buy uniforms for the children." We see women securing their children's future by using loans to pay for tuition and school supplies. Women's savings for their children or using loans to pay for school can be considered an investment on women's part because they are utilizing their resources in order to yield a secure future for their children.

Women being able to invest in their children's future too can be considered as an achievement according to Kabeer's framework on empowerment. In rural parts of Nepal, it is usually the husband who takes charge of the children's education as he is the one who brings income into the household. Wife HH3's statement that her husband does whatever he can and she helps him when his income is insufficient is indicative of the fact. However, by saving for their children or using the loan money when necessary women are being involved in their children's education, an area which lack of economic resources prevented them from being involved in before. We see women stepping foot in

activities that they were traditionally barred from. Women are utilizing economic resources, savings fund and loans, thereby transforming traditional gender roles. Thus, using loans for children's education and saving for them can be considered an achievement on women's part.¹

Independent Enterprise

The women in all the five groups contributed Rs.200 to the groups' fund every month and money was lent to those members who asked for loans from the group fund. The money was lent to the members of the group; in other words, the loan was under the wives' name. The women had easy access to loans through self-help groups. Both members and their husbands expressed that taking out loans was easy because the members did not require any kind of security to receive loans. Despite having easy access to loans, the women did not own independent enterprises. I found multiple reasons behind the lack of independent enterprises on the women's part.

- a. Many women and husbands expressed the sentiment that loans benefitted the family greatly. Statements such as "My family benefited a lot with the loan" expressed by women and "She has taken loans with the goal to help the family" expressed by their husbands indicate that women are expected to prioritize their families' well-being. Wives do and should do what they do 'for the family' and rarely anything for 'themselves'.
- b. Women are seen to utilize the loans that they received to buy necessary items for household consumption. The women claimed to have spent the loan money in buying a gas stove and sometimes food and kitchen-ware.

- c. Women bought goats, bred them, sold the new-born and the milk that they received; neither the husbands nor the wives considered this to be the women's independent enterprise. The pronoun 'my' was never used when expressing ownership over the goats and over the goat products that were sold. Wife HH2, "My membership in my group has been very helpful. We now have goats. My family members were very happy and are active in taking care of them." Husband HH8, "We received goats as a result of my wife's membership in the group. The income from the goats is utilized towards investing in my business or other household consumption." Thus, owning goats was considered the family owned enterprise and neither the women nor their husbands considered it as the women's independent enterprise.
- d. Some women utilized the loans towards their husband's businesses. "I have not done anything for myself. It is his income that supports the family. And I am fine with investing in his business and buying necessary items for household consumption", was the sentiment expressed by Wife HH2. The husbands claimed that they brought in their "hard-earned" money and the women said that they felt happy contributing to their husbands' "hard-earned" business.
- e. The women expressed that the husbands' income would always be more and was the primary and the most important income for the family. This is evident in the sentiment expressed by wife HH4: "I, as a woman, cannot bring much into the house. I look to my husband for everything." As a result, the women claimed that they felt happy 'supporting' his business. Wife HH4 said, "I feel very happy investing in his business. It made me feel as if even I can invest somewhere." She

claimed that she has been using all the loan money towards her husband's business and nowhere else because what the household has is "because of him". This illustrates that women are less concerned with starting some enterprise on their own and more towards investing in their husbands' and this is so because husbands' income is considered the primary income, either by default or by the fact that he earns more.

- f. While some women were expected to contribute to their husbands' businesses and towards household consumption, some were advised on not to borrow money because the husbands argued that they were perfectly capable of taking care of the family. "My husband doesn't let me borrow any money. He claims he can take care of the family. But that is okay; I have accumulated a lot of savings," said Wife HH10. Similar sentiment was expressed by Wife HH2: "My husband does not let me spend my savings. We have his income. I have been able to save for my son from his birth." This too has probably contributed to women not investing because they are encouraged to save rather than invest. However, this saving has allowed them to invest in their children's education if not in their own businesses.
- g. The husbands considered their wives' loan as one more resource at their disposal that they could independently put to use. The husbands expressed control over the loan and considered the loan as something that supports him and the household. This is evident in the sentiment expressed by Husband HH8. Husband HH8 owns a welding business and he expressed that he uses the loan money when necessary. He said, "My business required a little more investment; that is why I used the loan to invest in it", him saying "I used the loan" indicates that he, and not his

wife, utilized the loan and thus, indicates control over the loan. Similarly Husband HH1 said, “My life has become easier since my wife has started to take loans.”

This indicates that he believes the loans are there to help and benefit him when necessary. Thus, women did not own independent enterprises because they could not as the husbands had control over the loan.

Thus, even if an asset (mostly goats, in our case) is acquired under a woman’s name, the asset is considered that of the family and the wives are excluded from having any independent control over them. Similarly, husbands are seen to exert control over the loans that the wives receive by ‘advising’ them to save, using it to invest in their own businesses, and considering wives’ loans as something at their disposal. These accounts on the part of women and their husbands remind us of Kabeer’s description of women having *de facto* entitlement rather than *de jure* entitlement over an asset, or in our case, loans. Thus, looking at the lack of independent enterprise on women’s part and her lack of control over the loans, we cannot say that women have access to material resources that is indicative of empowerment, as Kabeer describes it.

Decision-Making

As women did not have independent ownership of the goats that were bought with the loan they received from self-help groups, they expressed that they did not make independent decisions regarding taking care of the livestock and generating income from these livestock. The men may or may not view their assets as belonging to the family, but in contrast to women, they can control how the common assets are used. The women, however, claimed to make decisions only regarding household consumption such as what

to cook and what vegetables to buy. However, none of them expressed that they made major household decisions. All the women, in some form or the other, expressed the sentiment that Wife HH4 did, “My husband makes all the decisions” or as Wife HH9 explained “I discussed with him and then we bought a gas stove.” Husband HH2 owned a small shop in the village. When asked whether Wife HH2 takes any independent decision regarding the running of the shop, she replied, “No no! I have to have permission from him before I do anything. He is more active regarding the shop. I cannot do much and I do not make that much money. Whatever we have, it is his. I trust him and ask his permission.”

There was no independent decision-making involved even when they thought of becoming members of the self-help groups. They told me that they informed their husbands of what self-help groups were and how they helped and that their husbands “allowed” them to become members. Wife HH9 talked about how scared she was of her husband’s response. “I do not think I could have become a member of the group without asking for permission. I was afraid that I would be scolded, that is why I asked for permission. My group was the first one to be formed in the village. None of them knew a whole lot about the group and that is why I asked for permission.”

The husbands could not be more direct. All of them expressed that their wives had to discuss everything with them and Husband HH9 even questioned her ability to make big household decisions. “No no, she has not taken any decisions on my behalf. I do not think that has been necessary yet. She could probably make small decisions here and there, but how can she make big decisions? Maybe she can, I do not know. It has not been necessary yet”, he said.

Thus, we do not see women possessing the kind of agency that Kabeer believes is indicative of empowerment. My findings are similar to the examples that Kabeer gives regarding the kind of decision-making that women in South Asia are involved in. The women that I interviewed made decisions regarding what kind of food to purchase and what kind of food to cook for the family. Decisions such as taking care of the household or choosing what to cook fall under the roles that are prescribed to women by patriarchal norms. These decisions have not helped women step outside pre-assigned gender roles and expand their life choices.

Change in the Gendered Division of Labor

Being members of self-help groups requires women to have responsibilities outside of their households. Even though women have such responsibilities, my data shows that it is their household work that got the first priority, sometimes to the detriment of their responsibilities towards the groups that they are a part of. “Sometimes, going to group meetings or group activities is somewhat stressful”, said Wife HH4. “I have to finish all my work at home first.” In contrast to Wife HH4 who confessed difficulty in finishing household work and making it to the meeting on time, Wife HH9 talked about successfully managing her time and making it to the meeting. She said, “On the days that I have to go to the meeting, I wake up early, finish all my work and head over to the meeting site.” Through these statements, we get a picture of how women have not been able to escape the gendered division of labor in the household. The fact that they have to be somewhere at a specific time, like their husbands, does not lead to them receiving any help from their husbands regarding their household work and responsibilities. Some said that if they could not finish their work, they would leave for the meetings anyway, but

they would come back and finish it. “I try to finish everything before I leave and sometimes I finish it after I come back”, said Wife HH9.

Other than basic cooking and cleaning, the women claimed that they were the ones responsible for taking care of their children and if they happened to live with their in-laws, taking care of them as well. They explained that when they go to meetings or group activities, their duties towards their children and their in-laws sometimes pulls them out early from their meetings. Thus, there has been no radical change in the gendered division of labor as a result of women’s participation in self-help groups. This indicates inequality as women seem bound by traditions and customs in way that men are not; they are expected to give up other responsibilities and give importance to the responsibility allocated to them by traditions.

There has been no radical change in the gendered division of labor because neither the husbands nor the wives expected there to be one. The husbands did not express taking any responsibility for household work and they completely expected women to be responsible for all the household work and to care for the family members. “My wife did not go to the last couple of meetings because she had to take care of my sick mother”, said Husband HH10. The wives too did not express any expectation on their husband’s part to help them with household work and with taking care of other family members. The work around the house has to be done and I am the one who has to do it”, explained Wife HH9. The data that I have has no clear answer as to why the change in family circumstance – the women joining SHG’s – did not lead to a discussion or change in expectations of division of household work.

According to Kabeer (1999), lack of change in the gendered division of labor is a lack of achievement and thus an absence of women's empowerment. It cannot be considered as an achievement because women have not been able to challenge and transform gender roles and gender inequalities that come frequently embedded in traditions and customs. Lack of change in the gendered division of labor is also detrimental to women's access to resources because their household work sometimes deters them from going to group meetings and activities. This means a decrease in the time that women take nurturing social relationships, and thus developing their social resources. The women have less access to resources than men to begin with. Taking away the time that they can utilize towards developing their social resources do not indicate any transformation in the inequality present between men's and women's access to resources. Thus, we see no transformation in gender inequality that women have had to face.

APPLYING EMIRBAYER'S AND MISCHE'S CONCEPT OF AGENCY

Using Kabeer's concept of empowerment, we see that self-help groups in rural Nepal have not contributed significantly towards women's empowerment. True, women may have increased access to resources in the form of social relationships and knowledge of animal husbandry. However, they do not have independent access to or control over monetary resources. They have no decision-making agency in areas that require them to step outside the roles dictated to them by traditions and customs. One of the areas where I found gender inequality most prevalent was the gendered division of household labor. Women did not receive any help from their husbands in household work despite being members of self-help groups and bringing in loan capital.

However, they have been able to attain physical social mobility and increase their knowledge and skills. There has been an increase in women's ability to speak and voice their opinions within their households and invest in their children's education. They have been able to vocalize their thoughts and opinions to their husbands and they have been able to do so for two reasons. First, they have experienced increased confidence by practicing voicing their opinions in front of other women. Second, they have gained knowledge and information through other women and animal husbandry training which has made them capable of advising their husbands on subject that they were previously unaware about and an area they were traditionally excluded from. Both the wives' and the husbands' narratives reinforce the fact that women now have a voice in their households and that they are listened to. The women have also been able to invest in their children's future by opening savings funds in their names and taking out loans to pay tuition and buy school supplies. By doing so, they are involved in their children's education, an area which for the most part, is the husbands' responsibility.

Thus, one can say that self-help groups have provided women with access to some resources. Empowering women's voices in the household, their investments in their children's education, attaining physical social mobility and increasing knowledge and skills are some of the transformations that have taken place in these patriarchal households. Thus, the women are empowered by Kabeer's criteria. However, women and their husband's narratives spoke of other important transformations taking place within the women that Kabeer's framework fails to recognize. We can see transformations taking place in women's ability to critically evaluate the conditions of their own lives and in their willingness to reconstruct it. I was able to witness expansion in women's agency

as Emirbayer and Mische conceptualize it. Women's membership in self-help groups helped them develop a kind of agency through which they were able to continually reconstruct their orientations towards their past and their future in response to currently emerging events. I will now describe the expansion of agency in the members of self-help groups by describing how women increased their capacity in all three of Emirbayer's and Mische's elements of agency.

The women who were members of self-help groups were found to expand the iterative dimension of agency in mainly two ways. First, they were able to identify what practices were defined by patriarchal norms and customs and categorize their actions either as those defined by patriarchal norms and those that were not. I saw women contemplating on the particular limitations put on them and the direct effect of those limitations of their actions. Second, my female informants were able to selectively implement those routines and traditions that they believed would facilitate the achievement of their current goals. By implementing routines dictated by patriarchal traditions into their current lives to facilitate the achievement of their goals, women transformed some of such practices from being obstacles to catalysts in the process of achieving their goals.

The women in self-help groups expanded the projective dimension of agency because their narratives revealed them imagining new possibilities for action and inventing new life choices. They imagined new possibilities by basing them on their assessment of their capacity to negotiate with the current situations and to utilize their opportunities and confront the challenges that arise from their social situations.

The expansion of the practical-evaluative dimension of agency requires individuals to respond to the demands and contingencies of the present. Members of self-help groups showed that they were very much capable of doing so by recognizing the problems that they currently face, characterizing the problem and thinking of a solution, and choosing a particular mode of action to counteract the problem.

Next, I aim to illustrate how the self-help groups assisted women in expanding all three dimensions of agency.

Buying a Rice Cooker

Kasaudi is a traditional Nepali pot that people use to cook rice in. Cooking rice in a *Kasaudi* takes about 1-2 hours and requires continuous stirring. Every Nepali household owns a *Kasaudi*. Even though cooking rice in a *Kasaudi* is less common in urban areas and more common in rural areas, people in rural areas are gradually adopting the practice of cooking rice in a rice cooker. Wife HH9 describes her agency in adopting the practice of cooking rice in a rice cooker in her household.

“I saw other people in my village owning a rice cooker; whereas, I had to stir rice continuously when I cooked rice in a *kasaudi*. I knew that a cooker can cook rice very easily and I had seen other people in the village buy it. So, I went to my husband and talked about buying a cooker... I talked to my husband and decided it was a good idea as it would be helpful for later on. He agreed with me... I can now give suggestions such as these. This [buying a rice cooker] was my idea only. I do not think I would have the idea if I wasn't a member of the group.”

Iterative

Wife HH9 acknowledged how she was limited before joining the self-help group. Her saying “I do not think I would have the idea if I wasn't a member of the group” shows her acknowledgement of the fact that she did not have the resources or the exposure which would help her come up with the idea of buying a rice-cooker. Earlier in

the interview, she also acknowledged her scarce knowledge about animal husbandry. She said, “I now have knowledge about how to take care of my goats. I did not possess such knowledge before.” Acknowledging this limitation shows her acknowledging the traditional practices that prevented her from acquiring resources, exposure, and adequate information.

Wife HH9 talked to her husband about buying the rice cooker before buying it. This shows her capacity to selectively recognize and implement traditions into her current actions. She avoided losing her chance to get a rice cooker or garnering her husbands’ disapproval by following the traditional protocol and discussing with her husband regarding the purchase of a rice cooker. She was selective in her recognition and implementation of traditions and routine practices and chose to implement those practices that would make her life easier. She transformed how some traditional practices influence her; they now facilitate her life goals instead of hindering them.

Practical evaluative

Wife HH9 was able to recognize the problem that she faced – cooking rice in a pot takes a long time and she has to continuously stir the rice. She realized that this way of preparing rice was highly inefficient. Then she was independently able to come up with a solution to counteract the problem – she thought of buying a rice cooker. She also chose a particular mode of action to realize the solution to the problem that she came up with – she decided to approach her husband with the idea and explain to him why they should buy a rice cooker. More importantly she was aware of the change in her ability to recognize and solve the problem: “I can now give suggestions such as these. This [buying a rice cooker] was my idea only. I do not think I would have the idea if I wasn’t a

member of the group.” This awareness is also evident in the sentiment that Wife HH3 expressed – “Being a member of the group has helped me solve problems, when they arise... When my husband’s income was not sufficient for our children’s education, I have taken loans from the group.”

Projectivity

Wife HH9 came up with a solution to counteract the problem that she currently faced in order to make her life easier in her upcoming days. She decided that owning a rice cooker now would be beneficial for later on. She was thus able to envision a future trajectory based on the resources that she had currently at hand. In other words, her goals and ambitions were not merely imaginative. They were based on her understanding of what was wanting and how she could utilize her present opportunities to fulfill the want to secure a better life in the future.

Travelling

Rural Nepalese society does not favor the idea of women travelling on their own. Getting out of the house is difficult enough and the level of difficulty varies whether the women are from urban or rural areas. For instance, while my mother has to inform my family members where she is going before she leaves the house, other women, especially in rural areas are actively prevented from going anywhere. Thus, travelling long distance is not easy for women. There are many reasons for it and one cannot specify a single reason regarding why it is difficult. Some may attribute it to ‘safety concerns’, while some may plainly reiterate a norm of a traditional patriarchal society – ‘women are not supposed to travel on their own.’ Wife HH8 narrated her difficulty in travelling on her

own. In her narrative, she illustrates her difficulty in travelling on her own and how she used her agency to overcome the difficulty.

Wife HH8: “When I first travelled with the group, I was very shy. When I travelled I interacted with members from the groups other than the one in our village. Meeting with other people made me realize that I should speak about stuff that I have knowledge and information on. We did not know any of these things before; we would mostly be in our households. We would be in our house or go to our parents’ house. I could travel to Pokhara, Chitwan (two of the major cities of Nepal) with my sisters. We understand that it is difficult for us to travel on our own. So, I could not travel before being a member even though I had the wish and the desire to do so; my husband is always busy with his work. After I became a member of the group, I could travel with my group sisters... I have been able to learn new things.”

Iterative

Through this narrative too, we see members of self-help groups exercising the iterative dimension of agency. Wife HH8 claimed that the women in the group understood the limitations placed on their ability to travel on their own. Her saying they would mostly be in their households and that she couldn’t travel because her husband couldn’t because of his work illustrates that she recognizes that she could not travel on her own. Here too, we see the acknowledgement that it is not just her who is limited to travel independently. She explained that other women too were in a similar social situation – “it is difficult for us to travel on our own” or, “we would mostly be in our households”. And by understanding this limitation, they were able to identify the practices dictated by the patriarchal society and households that they are a part of. We also see women selectively recognizing, locating, and implementing such routines and traditions into their actions whenever necessary. Because patriarchal rules and norms do not allow women to travel alone, they travel as a group wherever they go. By doing so, they avoided accusations or questions that they could be subject to if they travelled on

their own. The groups also allowed husbands to travel with their wives if the husbands desired. By allowing husbands to travel with their wives, the women are recognizing that it will be much easier for the women to travel if the husbands come along. And they recognize it correctly. Wife HH2 claimed that other members of the group had no issues if any of the husbands wanted to travel with their wives. Thus, it was easy for her to go to Chitwan, “especially because my husband could come along. It was very easy.” The strategy of inviting their husbands is iterative agency because it shows women actively utilizing previous norms and habits to their advantage.

Savings

It is hard for women in rural Nepal to save. First of all, they do not have a source of income and second, they do not have easy access to a bank as most banks tend to be located in urban areas. Even if they do have physical access to a bank, they are not aware of what banking services are and how they can be utilized. Banking services are also expensive for small savers. All these factors have prevented women from accumulating any savings. Wife HH10 and Wife HH1 both provide narratives regarding the factors that prevented them from savings before joining self-help groups and describe the development of their abilities to save.

Wife HH10: “My husband doesn’t let me use the loan money that I could get from the group. He pays for everything, including for my children’s education. But I have been able to save. I was not aware of the fact that I could save for my children. I have now opened a savings account for my children with the group as well. I put Rs. 100 each in my children’s account.”

Wife HH1 also commented on her ability to save: “Before, I did not save any money to my name and I did not have any income. I did not have any savings. Now I have some money to my name. Where would I access such things before?”

Iterative

In this case, women's expansion of the iterative dimension of agency is visible through them being aware of the limitations that they experienced regarding their ability to save. Wife HH10 claimed that she did not save before because she was unaware of resources such as the savings fund that would help her save for her son. And Wife HH11 claimed that she could not save because she did not have access to money that she could utilize towards her savings.

Projective

The women's goals to save for their old age and for their children's future were based on their current capacity to save as a member of a self-help group. They are thus seen to exercise the projective dimension of agency because their goal to save for their future or their children's future was based on their awareness of their resources at hand. They seemed well-aware of the increment in their capacity to save after being members of self-help groups. Women are taking steps towards the future that they have envisioned.

Gaining Literacy Skills and Information

People in rural villages of Nepal rarely invest in their daughters' education. 'Girls should learn how to take care of the household; what can they do by going to school?' – this is the sentiment held by many people. This thinking has gradually started to change; I found that most of the household send both of their sons and daughters to school. However, sending girls to school was not the prevalent practice when Wife HH7 was growing up. As a result, she was illiterate and did not even know how to write her name before joining the group. She narrates her story of how she made the effort of going to the animal husbandry training organized by Heifer International and how she made sure she

learned how to write her name. She was overjoyed when she narrated her story. She had a great big smile on her face and had tears welling in her eyes. She was happy of the changes she saw in herself, which were brought about by her own agency.

“Some of us women couldn’t write our names because we hadn’t been to school. I did not know how to write my name. Instead of signing my name, I used my finger-stamp instead. I couldn’t even recognize my name. When I went to the training [organized by Heifer International to train women on how to take care of livestock], I made sure I learned how to write my name. It doesn’t matter whether others can or cannot recognize my name, I can and that is what matters. Before the group was formed, we, women, didn’t know anything, we couldn’t go anywhere or know anyone. We would be in the household and the things we knew were how to cut grass or collect firewood. I have developed many more skills... I also went to the training because I only knew so much. I did not know what to feed the goats and how to take care of them.”

Iterative

My respondent was well aware of the fact that she and many other women, by virtue of being women, did not have the opportunity to go to school and acquire basic literacy skills. They recognized that patriarchal practices prevented women from acquiring literacy skills or any other sort of knowledge and information, like information of how to take care of their livestock. By saying “we, women, didn’t know anything, couldn’t go anywhere, or know anyone” or that they would only be in the household speaks of her recognition of the limitation placed on women. My respondent saying that she couldn’t even recognize her name or that she did not know what to feed the goats speaks of her being able to analyze the direct effect of the limitations placed on her on her actions. This illustrates self-help groups enhancing women’s exercise of the iterative dimension of agency.

Practical evaluative

My respondent exercising the practical-evaluative dimension could not be any more conspicuous than in this example. It is evident that she recognized the problem that she faced – she couldn't read or write, especially her name. She was able to think of a counter solution based on the resources she had access to. In other words, she realized that she could learn how to write from the people who were coming to give training on taking care of the livestock. She made sure that when she went for the training she learned how to write her name. My respondent expressed great happiness at her being able to recognize and write her name. She chose a particular mode of action to counteract the problem that she faced and she was successful at it.

CHAPTER V

DISCUSSION: RETHINKING EMPOWERMENT

Empowerment is not just a state of having power. It is a process of change; it is a process through which people in marginalized position are able to attain better positions within their households or societies. Kabeer (1999) correctly emphasizes the importance of change and transformation in empowerment. According to her description, only those women are empowered who are able to achieve a transformation in the gender inequalities present in access to resources and decision-making agency.

The findings above show that women have achieved some transformations in overcoming the gender inequalities present in access to resources and in decision making agency; more importantly they have undergone a transformation in their abilities to critically analyze their past, think about their future, and act in the present. Women's empowerment is visible in the expansion in their ability to critically evaluate their situations – women and their husbands agree about the impacts or the lack thereof of self-help groups on women's lives. According to Emirbayer and Mische (1998), being aware of one's limitations and opportunities by situating oneself in the past, present, and future is being able to critically evaluate one's situation in life. Women, by recognizing their past, negotiating with their present, and thinking about their future, are highly aware of their positions, their opportunities, and their limitations.

This research suggests that transformations in women's agency are an underappreciated form of empowerment and that it should also be considered as empowerment. It wants to bring attention to the expansion of women's ability to critically evaluate and reconstruct the conditions of their lives because it is the development of this ability that will eventually help women alter norms and practices that engender gender inequalities. In order to overcome gender inequalities, first of all, one needs to be aware of one's limitations and opportunities and the ways one can effectively utilize the opportunities to overcome the limitations. By making such suggestions this research aims to do the following: a) it aims to bring attention to what Kabeer's description of agency, which is indicative of empowerment, is lacking and b) it also aims to bring attention to the empowerment that happens at the level of agency that Kabeer's description of empowerment does not acknowledge.

Kabeer describes agency as people's ability to determine their life goals and act upon them. However, by focusing only on decision-making agency as a measure of empowerment, Kabeer emphasizes that only the change in women's power to act upon their life goals indicates empowerment. Only 'decision-making ability' does not quite capture people's ability to think about and determine their life goals; what does capture this ability is Emirbayer's and Mische's (1998) description of agency as people's ability to exercise iteration, projectivity, and practical-evaluation. As mentioned earlier, the expansion in their critical consciousness too is important as it is the step that women need to take in order to 'act upon their life goals'. Thus, agency that is used to measure empowerment should also include the expansion of women's ability to determine their

life goals. When we do so, we do see women taking steps towards improving their marginalized positions within their households or their societies.

Kabeer focuses on the indivisibility of the three dimensions of empowerment – resources, agency, and achievement – in measuring it. It is necessary to evaluate empowerment as a whole because by doing so, we avoid misrepresenting something as empowerment when it is not. The third dimension of empowerment – achievement – helps us aptly measure what transformations women are able to bring with the resources that they have had access to and the agency that they have developed. However, when we only aim to look at the big cumulative picture, we may be setting too high a standard for achieving empowerment and in doing so, we may be ignoring the transformation that is taking place in parts. We may be in danger of missing large changes in agency by focusing on modest achievements. Since we saw significant development taking place in women's agency, we really want to emphasize the transformation that can take place at the agentic level. Achievements only in bringing about transformation in pre-defined gender roles may just be pale indicators of the large changes in agency. These transformations too can be considered as empowerment as it is change in women's ability to think about what their status are within their families and societies, what needs to be changed to improve their status, and how they can improve it.

By recognizing that empowerment can take place at the agentic level, this research wants to make an attempt to change the way we view women in rural areas of Nepal. It is true that women in such areas Nepal are still under heavy patriarchal control. The findings regarding lack of access to economic resources, lack of decision-making agency, and only a couple of areas where they have been able to achieve transformation –

their voices are empowered and they are able to invest in their children's education – support the fact that women have not been able to escape or overpower patriarchal structures. Thus, we are prone to automatically assume that women in such areas are disadvantaged and not empowered. Even if studies have noticed a shift in women's role within their households and their societies, women are still not considered 'empowered'. This research seeks to change the way we view women in villages of Nepal by claiming that women can be empowered despite them being influenced by patriarchal norms, values, and social structure. Women in rural Nepal are, to a great extent, disadvantaged. However, this research wants to emphasize that they have started becoming conscious of their disadvantages and are working towards overcoming them.

I, by no means, intend to paint a rosy picture of women in rural parts of Nepal. Their lives are difficult and they are still largely subject to the gender inequalities perpetuated by the traditions and norms of the patriarchal society that they live in. Self-help groups have been helpful in some respects and not helpful in others. This research highlights both, how they have been helpful and how they have not been, but with the intention of acknowledging the positive changes that women have undergone. The members of self-help groups who I interviewed unanimously expressed that self-help groups have brought positive changes in their lives and that they were very happy. They are satisfied with the changes they have seen in themselves; but they do not cease to hope for more and believe that they can do more.

REFERENCES

- Acharya, Sanjaya, Etsua Yoshino, Masamine Jimba, Susumi Wakkai. 2005
“Empowering rural women through a community development approach in
Nepal.” *Community Development Journal* 42(1): 34-46
- Anbouli, P. 2012. “A Study on Role of Self-Help Group and Micro Finance in
Women Empowerment.” *Golden Research Thought* 2(5): 1-9
- Agarwal, Bina. 1997. ““Bargaining” and Gender Relations: Within and Beyond the
Household.” *Feminist Economics* 3(1): 1-51
- Allendorf, Keera. 2007. “Couples’ Reports of Women’s Autonomy and Health-Care
Use in Nepal.” *Studies in Family Planning* 38(1): 35-46
- Basu, Kaushik. 2006. "Gender and Say: a Model of Household Behaviour with
Endogenously Determined Balance of Power." *Economic Journal* 116: 511
558
- Bennett, Linda A. and Katharine McAivty. “Family Research: A Case for
Interviewing Couples” in *The Psychosocial Interior of the Family*, edited by
Gerald Handel and Gail G. Whitchurch. New York. Walter de Gruyter, Inc.
- Briggs, Charles. L. 1986. *Learning How to Ask*. New York. Cambridge University Press
- Cain, Mead T. 1993. “Patriarchal Structure and Demographic Change.” edited by Nora
Federici, Karen O. Mason, and Solvi Sogner. *Women’s Position and
Demographic Change*. Oxford: Clarendon Press. 43-60
- Cattaneo, Lauren Bennett, Lisa A. Goodman. 2014. “What is Empowerment
Anyway? A model for Domestic Violence Practice, Research, and Evaluation.”
Psychology of Violence. 4(1): 1-16
- Dyson, Tim, Mick Moore. 1983. “On Kinship Structure, Female Autonomy, and
Demographic Behavior in India.” *Population and Development Review* 9 (1):
35-60
- Emirbayer, Mustafa and Anne Mische. 1998. “What is Agency?” *American Journal of
Sociology* 103(4): 962-1023

- Gupta, Sanjiv. 2007. "Autonomy, Dependence or Display? The Relationship between Married Women's Earnings and Housework." *Journal of Marriage and Family* 69 (2): 399-417
- Hashemi, Syed M., Sidney Ruth Schuler, Ann P. Riley. 1996. "Rural Credit Programs and Women's Empowerment in Bangladesh". *World Development* 24(4): 635-653
- Heyl, Barbara Sherman. 2001. "Ethnographic Interviewing". *Handbook of Ethnography* 369-383
- Heyl, Barbara Sherman. 1979. *The Madam as Entrepreneur: Career Management in House Prostitution*. New Jersey, Transaction Books.
- Holvoet, Nathalie. 2004. "Impact of Microfinance Programs on Children's Education: Do the Gender of the Borrower and the Delivery Model Matter?" *Journal of Microfinance* 6(2): 27-49
- Holvoet, Nathalie. 2005. "The Impact of Microfinance on Decision-Making Agency: Evidence from South India." *Development & Change* 36(1): 75-102
- Jakimov, Tanya, Patrick Kilby. 2006. "Empowering Women: A critique of the Blueprint for Self-help Groups in India." *Indian Journal of Gender Studies* 13 (3): 375-400
- Jejeebhoy, Shireen. 2002. "Convergence and Divergence in Spouses' Perspectives on Women's Autonomy in Rural India." *Studies in Family Planning* 33(4): 299-308
- Jejeebhoy, Shireen J., and Zeba A. Sathar. 2001. "Women's Autonomy in India and Pakistan: The Influence of Religion and Region." *Population & Development Review* 27(4):687-712
- Jejeebhoy, Shireen J. 1998. "Wife-Beating in Rural India: A Husband's Right? Evidence from Survey Data." *Economic and Political Weekly* 33 (15): 855-862
- Kabeer, Naila. 1999. "Resources, Agency, and Achievement: Reflections on the Measurement of Women's Empowerment." *Development and Change* 30: 435-464
- Kabeer, Naila. 2001. "Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh." *World Development* 29(1): 63-84
- Kabeer, Naila. 2005. "Gender equality and women's empowerment: a critical analysis of the third Millennium Development Goal." *Gender & Development* 13(1): 13-24

- Kandiyoti, Deniz. 1988. "Bargaining with Patriarchy." *Gender and Society* 2(3): 274-290
- Katz, Alfred. 1970. "Self-Help Organizations and Volunteer Participation in Social Welfare." *Social work* 15(1): 51-60
- Klaw, Elena, and Desiree Luong. 2010. *Self-Help Groups*. John Wiley & Sons, Inc, 2010
- Lopamudra Sahu, Suresh Singh. 2012. "A qualitative Study on Role of Self Help Group in Women Empowerment in Rural Pondicherry, India." *National Journal of Community Medicine* 3(2): 473-479
- Morgan, S. Philip, and Bhanu B. Niraula. 1995. "Gender Inequality and Fertility in Two Nepali Villages." *Population & Development Review* 21(3): 541-561
- Mason, Karen Oppenheim. 1997. "How Family Position Influences Married Women's Autonomy and Power in Five Asian Countries." *Women and Families: Evolution of the Status of Women as Factor and Consequences of Changes in Family Dynamics* 353-370
- Mason, Karen Oppenheim. 2005. "Measuring Women's Empowerment: Learning from Cross-National Research." *Measuring Empowerment* 89-102.
- Mahato, Subha N., Surya L. Bajracharya. 2009. "Can Goat be a Vehicle in a Pathway Out of Poverty?" *Tropical and Subtropical Agroecosystems* 11: 13-16.
- Mohindra, K.S. 2003. "A report on women Self Help Groups (SHGs) in Kerala state, India : a public health perspective." *A report prepared for FCRSS/IRSC, University of Montreal*.
- Morse, Janice M. 2010. "Sampling in Grounded Theory." Pp. 229-244 in *The Sage Handbook of Grounded Theory*, edited by Antony Bryant and Kathy Charmaz. Thousand Oaks, CA: Sage.
- Narayan, Deepa. 2005. "Conceptual Framework and Methodological Challenges." *Measuring Empowerment* 3-36
- Regmi, Kiran, Rebekah Smart, and Jeffrey Kottler. 2010. "Understanding Gender and Power Dynamics Within the Family: A Qualitative Study of Nepali Women's Experience." *Australian & New Zealand Journal of Family Therapy* 31 (2): 191-201
- Rankin, Katherine N. 2001. "Governing development: neoliberalism, microcredit, and rational economic woman". *Economy and Society* 30 (1): 18-37
- Rao, Nitya. 2012. "Male 'Providers' and Female 'Housewives': A Gendered Co performance in Rural North India." *Development and Change* 43 (5): 1025-1048

- Sandelowski, Margarete. 1995. "Sample Size in Qualitative Research." *Research in Nursing and Health* 18: 179-183
- Sathar Zeba Ayesha, and Shahnaz Kazi. 2000. "Women's autonomy in the context of rural Pakistan." *The Pakistan Development Review* 39(2): 89-110
- Sharma, Sunita. 2012. "Women Empowerment Through Self-help Groups: An Empirical Study of R.S. Pura Tehsil of Jammu and Kashmir State (India)." *Indian Streams Research Journal* 2(9): 1-5
- Small, Mario Luis. 2009. "'How Many Cases Do I Need?' On Science and the Logic of Case Selection in Field Based Research." *Ethnography* 10 (1): 5-38
- Spradley, James P. 1979. *The Ethnographic Interview*. New York. Holt, Rinehart and Winston
- Srivastava, Nisha and Ravi Shrivastava. 2010. "Women, Work, and Employment Outcomes in Rural India." *Economic and Political Weekly* 45(28): 49-63
- Swain, Ranjula Bali and Fan Yang Wallentin. 2009. "Does microfinance empower women? Evidence from self help groups in India." *International Review of Applied Economics* 23 (5): 541-556
- Sen, Amartya. 1987. "Gender and Cooperative Conflicts." *Oxford University* 2-58
- Tamang, Seria. 2000. "Legalizing State Patriarchy in Nepal." *Studies in Nepali History and Society* 5(1): 127-160
- Tanka, Ajay. 2002. "Self-help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact." *A study prepared for ICCO and Cordaid, The Netherlands* 1-61
- Tesoriero, Frank. 2005. "Strengthening Communities through Women's Self-Help Groups in South India." *Community Development Journal* 41(3): 321-333

APPENDIX A
INTERVIEW GUIDE

Interview Guide for Women

1. I'm interested in the influence of groups like (name of the group) on family life. So let's begin from the beginning. Is ___ the first self-help group you've been in?
 - a. Please tell me how you first became involved with...
2. Let's make a list of things – both positive and negative things – that have happened in your family because of your participation in this SHG.
 - a. In addition to ___, what other changes have happened because you have joined this group?
 - b. What are the changes that have happened in your personal life because of your participation in self-help group? (Probe question, travel).
3. Thank you. This is a very helpful list. Next I'd like to talk about each of these changes.
 - a. What was the last major purchase?
 - b. Please tell me about the last time you made a decision that your husband would usually make? (Can you give me another example of that?)
 - c. Please tell me how often you get to socialize and in what manner?

Interview Guide for Husbands

1. I'm interested in the influence of groups like (name of the group) on family life.
 - a. Please tell me how she first became involved with ...
 - b. How did you feel about her decision to join the self-help group?
2. I've never had a family member who is a part of the group like she is a part of. Let's make a list. What are the changes – positive and negative – that have occurred in your household as a result of your spouse's/daughter-in-law's participation in?
 - a. In addition to ___, what other changes have taken place in your household because she has joined this group?
 - b. What are the changes that have occurred in her personal life, because of her participation in self-help groups?
3. Thank you. Next, I'd like to talk about each of these changes.
 - a. What was the last major purchase?

- b. Please tell me about the last time your spouse/daughter-in-law made a decision that you/your son usually makes.
- c. Please say how often she socializes and in what manner.

ENDNOTE

¹We should keep in mind that, according to Kabeer, women investing in children's education can only be considered as an achievement if the patriarchal society traditionally viewed investing in children's education as the husband's province. My data does not reveal whether men or women are traditionally responsible for financing their children's education. I am basing my claim that women investing in children's education can be considered as an achievement on the fact that in rural Nepal, husbands are the ones who bring in income and thus, they are the ones to invest in children's education, whereas wives are responsible for non-income aspects of childcare. However, I cannot ascertain that this is always the case. If women were traditionally responsible for children's education, Kabeer would categorize this as an increase in efficacy rather than as an achievement.