Mahila Samakhya: A descriptive analysis of a baseline study in Haveri, Karnataka

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Executive summary

Studying women's economic empowerment engages primarily with questions of economic security, social justice and agency. These three characteristics of economic empowerment function within a certain set of social and economic rules, norms, and identities of social groups. Therefore, it becomes important to study economic empowerment in the larger context of women's emancipation and equality. In order to study this broader definition of economic empowerment, we examined *Mahila Samakhya* (MS) - a women's empowerment programme in India- that has been using collective action and education as key factors to empower women in rural areas. MS was designed as an empowering and learning process where poor and marginalised women come together into collectives to question, analyse, gain new information and knowledge and take informed decisions and actions. The expected outcome of this process was the recognition of women's equal social and economic role in the development process, the realisation of their rights and the creation of a more gender-just environment.

To understand MS' role in enhancing women's empowerment, we conceptualised a research study that focused on understanding three central and interconnected themes: (1) the mechanisms that lead to long-term sustainable economic empowerment, (2) the barriers to economic empowerment of women, and (3) probable interventions that can address these barriers. We designed a mixed-methods framework to answer the research questions. The quantitative method was a randomised-control trial (RCT) experiment conducted in Karnataka, the baseline results of which are presented in this report. The qualitative methods employed came in the form of an embedded ethnography that followed the unfolding of the MS process closely in the field. The quantitative baseline was able to capture the basic demographic profiles of the women, household assets, savings, debt and loan behaviour and history, details related to employment and education and self-efficacy. The qualitative aspects of the experiment elicited the mechanisms and processes of the changes through the course of our study.

Our overall analysis of the data from this study in Karnataka showed us a few interesting trends. Nearly half of the women are likely to be employed or have savings. Most women, when employed, work as agricultural labour for other employers, which we see as a major reason for the compression of time and the inability to engage fully in the empowerment activities. Independent decision-making is low with almost half of the women not taking part in decisions related to their own employment and mobility. The awareness levels of women are also low and there are several indications of underage marriages of children. Promoting education and building awareness around the postponing the age of marriage are important areas of MS work and will continue to be important for future interventions.

The research also identified areas in which MS can re-structure and re-think a few of its strategies, especially given the proliferation of a wide network of private microfinance enterprises. Our ethnographic work strongly suggests that the proliferation of microfinance groups has major implications for the formation and the nature of the *sanghas* and these have to be taken into account while designing future interventions. Financial and programmatic support for the organizational processes also emerged as a necessary step in creating long-term and sustainable social impact. We find evidence that because of the strong knowledge base of MS in the form of individuals who have imbibed the philosophy, mores, and cultures and belief systems of empowerment, MS can truly influence changes at the local level, and can influence the economic empowerment of women in rural areas.

Acronyms

AIDS	Acquired Immune Deficiency Syndrome
BPL	Below Poverty Line
CBPS	Centre for Budget and Policy Studies
DAWN	Development Alternatives with Women for a New Era
DFID	The Department for International Development
DPEP	District Primary Education Programme
DWARCA	Development of Women and Child in Rural Areas
DWCD	Development of Women and Child Development
EDP	Economic Development Programme
GDI	Gender Development Index
GEM	Gender Empowerment Measure
GII	Gender Inequality Index
HDR	Human Development Report
HH	Household
HIV	Human Immunodeficiency Virus
IDS	Institute of Development Studies
IIMA	Indian Institute of Management Ahmedabad
INR	Indian Ruppee
JRP	Junior Resource Person
MGNREGA / MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MHRD	Ministry of Human Resource Development
MS	Mahila Samakhya
MSK	Mahila Samakhya Karnataka
NGO	Non-Governmental Organisation
NHM	Non-Hindu Minority
NLRM	National Rural Livelihoods Mission
NPE	National Education Policy
OBC	Other Backward Caste
PCA	Principal Component Analysis
PDO	*Panchayat* Development Officers
PG	Post Graduate
POA	Programme of Action
RCT	Randomised Control Trial
RTI	Right to Information Act
SC	Scheduled Caste
SD	Standard Deviation
SEWA	Self-Employed Women's Association
SHG	Self Help Group
SS / SSP	Stree Shakthi Programme
ST	Scheduled Tribe
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Education Fund
UNRISD	United Nations Research Institute for Social Development
VAW	Violence against Women
WAD	Women and Development
WDP	Women's Development Project
WHO	World Health Organisation
WID	Women in Development

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Chapter 1: Introduction

There is considerable evidence that women's access to employment, economic resources and education opportunities contribute to improved distributional dynamics within the household and facilitate inclusive growth (Kabeer, 2012). The role of gender equality in enhancing both growth and universal well-being in all spheres of life, and the economic sphere in particular, has been recognised and proven in development literature (Drèze and Sen, 2002).The desirability of policies that promote women's empowerment for its intrinsic value and as a human right as well as its instrumental role in promoting equality and accelerating development has also been established beyond doubt (Sen, 1992; Nussbaum, 2001).

Studying women's economic empowerment engages primarily with questions of economic security, social justice and agency. While individual agency is an important determinant of a women's well-being, feminist economists have attested that this individual agency functions within limits that are set by social and economic rules, norms, and identities of social groups. Therefore, it becomes important not just to study women's participation in the labour force and market but also other dimensions including degree of autonomy, awareness levels, self-belief and attitude.

In order to do this, we examine *Mahila Samakhya* (MS) - a women's empowerment programme in India- that has been using collective action and education as key factors to empower women in rural areas. In fact, MS is one of the significant examples of the ways in which the women's movement and the Indian government came together to engender policy and gender-sensitive programmes in India. The New Education Policy (1986) was the first to recognise that gender inequality, discrimination and bias are rooted in social structures and practices and that if these are to be challenged and changed, women themselves need to be empowered to lead the charge. Flowing from this policy commitment, MS was designed with a mandate of education for women's equality and as an empowering and learning process where poor and marginalised women come together into collectives to question, analyse, gain new information and knowledge and take informed decisions and actions. Untrammelled by fixed programme targets, this was the first attempt to address the roots of women's inequality, disempowerment and exclusion, moving away from a service delivery mode to an enabling and facilitating approach to develop poor women's voices, capacities and agencies. The expected outcome of this process was the recognition of women's equal social and economic role in the development process, the realisation of rights and the creation of a more gender-just environment.

To understand MS' role in dealing with larger structural forces that often limit the empowerment of women, we conceptualised a research study that focused particularly on the relationship between the larger structural and institutional forces and the micro-mechanisms that define women's lives. Our research focus and the methodology it employs centrally was involved in understanding three central and interconnected themes: (1) the mechanisms that lead to long-term sustainable economic empowerment (2) the barriers to economic empowerment of women and (3) probable interventions that can address these barriers. By examining very closely the process-based methodology that has been put in place by MS in Karnataka, we wanted to throw light on the enabling factors of economic empowerment and develop credible and robust evidence for approaches that can overcome constraints inhibiting women from most marginalised sections to advance economically and otherwise.

During the period of the research study, however, a directive from the central government indicated that the programme would be shut down altogether. The focus of our study transformed to understand and provide a deeper and wider sense of the contexts in which MS functions, while still examining the transformative nature of the MS programme and to assess the ways in which MS methods lend themselves to various empowerment outcomes for women, whether measured in qualitative or quantitative terms. A comprehensive summary of the research study in Karnataka is presented below.

The report is divided into six chapters, the first of which is this introduction. The second chapter sets up the context of the study by reviewing the larger empowerment literature as well as providing an account of MS

methods that addresses these large debates. This is followed by a chapter that provides the framework of our research study and the mixed methodologies that it employs. The fourth chapter describes the socio-economic contexts of Haveri and the profile of women as documented by a baseline survey that we conducted in four blocks in Haveri. In the fifth, we summarise the findings of our embedded ethnography that followed the formation of *sanghas* for the duration of our study. The sixth and final chapter concludes the report by describing major trends and the key findings of our study.

Chapter 2: Empowerment and the MS approach

Conceptual framework of empowerment

The word 'empower' is assimilated from em+ power which in its literal translation means *to give power*. Although very simple in its meaning, the word has come to mean different things to different people (Prah, 2013), especially in development discourse. There have been significant debates even on the very idea of whether the term empowerment should be bounded or defined or whether it should be open to interpretation based on the context in which it is used (Kabeer, 1999; Page, 1999; Batliwala, 1993; Zimmerman, 1990; Cochran, 1986). Feminists have been particularly open to the fuzziness of the term as they argue that empowerment cannot be defined without the proper understanding of power. Power is dynamic and it transmutes and transforms based on social context, actors and structures, the concept of empowerment, by its very nature and definition, is complex and varied, even in the manner of its historical evolution.

The term 'empowerment' first emerged in the 1970s with Barbara Solomon's book titled *Black Empowerment: Social Work in Oppressed Communities* that advocated for a more responsive, problem-solving approach to social work within the black community and defines empowerment as a process whereby the social worker engages in a set of activities with the client or client system that aim to reduce the powerlessness that has been created by negative valuation based on membership in a stigmatised group (Solomon, 1970 as quoted in Manns, 1978). The concept was co-linked with that of critical consciousness that gained popularity with Paulo Freire's seminal work *Pedagogy of the Oppressed* (Freire, 1968, translated Ramos, 1970). In fact, the idea of critical consciousness became central to a lot of developmental and academic work on empowerment, especially when the need for a more 'bottom up' approach to development was identified. Buoyed by the work done by DAWN (Development Alternatives with Women for a New Era), which introduced the empowerment approach to development (Calves, 2009) in the 1980s, feminists started plumbing the definitions of empowerment in myriad ways and contexts (Batliwala, 1993; Kabeer, 1995; Rowlands, 1995; León, 2003; Calves, 2009).

This era also saw the rise of non-governmental organisations (NGOs) and other civil society organisations in Asia and Africa working towards women's rights - Self-Employed Women's Association (SEWA) and Working Women Forum in India, Gabriela in the Philippines, Proshika in Bangladesh and the Green Belt movement in Kenya, all of which embraced the concept and idea of empowerment by framing it as a movement towards increasing women's individual and collective capacities. The term empowerment was formally inducted into development discourse when it was mentioned by the United Nations in the International Conference on Population and Development held in Cairo in 1994. With that, women's empowerment and autonomy started to be linked critically not only with the improvement of their social, economic, and political status, but has also been associated with larger structures such as transparent and accountable governance and sustainable development (United Nations, 1996). The Millennium Development Goals (MDGs)placed the promotion of gender equality and empowerment of women as the third goal out of eight, in 2001 and the term 'empowerment' became firmly entrenched in almost all contexts of development discourse.

This entrenchment also happened against the backdrop that saw the transformation of discourse from Women in Development (WID) to Women and Development (WAD). The exclusion of women from development policies started becoming more and more visible in the 1970s and as a result there was a push for the integration of women into the discourse of development and resultant interventions. The main focus of the WID approach was to improve women's access to resources and their participation in development (Boserup, 1970; Muyoyeta, 2007). The approach to empowerment that WID took was primarily concentrated on income-generation projects (mostly small-scale) and women's reproductive health. The UN declaration of 1975-1985 as the Decade of the Woman was heavily influenced by the WID approach. However, this approach was heavily critiqued for having a myopic vision of the empowerment of women as it did not strive to break any kind of structural inequality and saw women as passive receivers of intervention efforts. Additionally, it concentrated narrowly on the inequalities between men and women and ignored the social, cultural, legal and economic

factors that give rise to inequalities in society (ibid). In other words, the WID approach was seen as tokenist because it did not address fundamental issues that lead to the subordination of women.

Feminists around the world advocated for the WAD approach which viewed gender as a social construct and derived interventions accordingly. The WAD approach laid stress on making women active participants rather than passive recipients of developmental aid (Taşli, 2007; Dagenais & Piché, 1994). While there were significant theoretical and philosophical differences within proponents of the WAD approach (Calasanti & Bailey, 1991; Rowland-Serdar & Shea, 1991; Lorber,1997; S. G. Turner &Maschi, 2015; Vithanagama, 2016), the WAD approach stressed the distinctiveness of women's knowledge, work, goals and responsibilities and believed that while empowerment could be attained through legal, political and constitutional reforms, it also required a total transformation of social structures and the removal of the burdens of patriarchy. The WAD approach was not without its own critiques. While the WAD evokes 'distinctiveness' among men and women, it also assumes sameness in the category of 'women'. The WAD approach is inclined to see women as a class, downplaying differences among women, particularly along racial and ethnic lines, at times assuming that solutions to problems affecting the women from different parts of the world can be found in the experiences and agenda of one particular group (Parpart, et.al, 2000).

The problem with both of the approaches centred around the concept of power and how it operates. While power has been extensively theorised, it has been difficult to pin down or define precisely the deployment of power in the social world, as there are multiple ways in which power manifests itself. For example, Rowland as cited in Luttrell (2009) categorises power relations into four types: power over (ability to influence and coerce), power to (organise and change existing hierarchies), power with (power from collective action) and power within (power from individual consciousness). While the contexts in which the different kinds of power operate have been studied (Craig& Mayo, 1995; Kabeer, 2005; Singh, 2007; Luttrell, 2009; Pantazidou, 2012; Pratto, 2016), the feminist approach to empowerment stresses the fact that empowerment is not about substituting one form of power with the other. Rather, it is about forms of empowerment that do not reproduce structural inequalities or restrict the rights of others (Kabeer, 2005). In other words, 'power with', 'power to' and 'power within' become very critical concepts within the feminist framework of empowerment, as it engages with the realisation of agency in relation to larger social structures.

Within this framework, empowerment can be defined not only as enhancing an individual's ability to act independently and the capability to make free choices (typically defined as agency) but also as measures that address structural inequalities by way of transformative education and capacity-building activities (Luttrell, 2009). Focusing only on transforming underlying power structures, such as equity in political participation or concentrating on enhancing women's individual economic capacities by way of microfinance is meaningless unless both are examined in tandem and in relationship with each other. Therefore, in order to enhance the 'capability' of a woman (Sen, 1999; Nussbaum, 2000) or the process by which she is empowered, individuals have to have the ability to make choices and the absence of this ability/opportunity to make choices must be seen as a state of disempowerment (Kabeer, 1999).

Using the capability approach, Kabeer (1999, 2005) examines empowerment in the context of distinct orders of choices, the first of which are strategic life choices – choice of livelihood, whether to love, who to marry, whether to marry, whether to have children, how many children to have and so on. These strategic life choices help in formulating the less consequential choices for an individual, which she terms as the second order of choice. She further explains that the capability to make strategic life choices can be seen through three dimensions: (1) resources, (2) agency and (3) achievements. The term resources, applied in this context, moves away from limited economic use to incorporate social and human resources that enhance the ability to exercise choice. Agency is the 'power within' or the ability to understand what one wants in life and act upon those goals and the process that transforms resources into achievements. Agency, as defined by Kabeer (1999, 2005), is much more than just observable actions. It encompasses the meanings, motivations and purposes that individuals bring to their social actions.

Articulating the broad boundaries of empowerment is especially critical as its definitions provide the foundations for its measurement. Historically, indicators of empowerment can be divided into two categories: those that attempt to measure empowerment at a broad societal level and those which are developed in order to measure the effects of specific programmes/interventions and the resultant outcomes (Oxaal, 1997). For example, the Gender Empowerment Measure (GEM) used in the Human Development Report (HDR) falls under the first category and other measures that assess the impact of particular programmes fall under the second category. The HDR uses two kinds of indices to measure empowerment of women, the Gender Development Index (GDI) and the Gender Empowerment Measure (GEM), both introduced in 1995. The GDI takes note of inequalities between men and women in terms of basic capabilities like life expectancy, educational attainment and income while the GEM is a composite index that looks at women's representation in parliament, women's active labour force participation and their share in the national income. More broadly, the GDI focuses on the expansion of capabilities, whereas the GEM is concerned with the use of these capabilities to take advantage of available opportunities (Oxaal, 1997).

More recently, to capture women's disadvantage in the dimensions of empowerment, economic activity and reproductive health, the Gender Inequality Index (GII) was formulated and officially adopted by the UNDP in its Human Development Report, 2010. The GII has three dimensions: reproductive health, empowerment and labour market participation and it allows these dimensions to be defined dynamically on the basis of the context in which it is being calculated, as long as three dimensions are captured. One of the criticisms levelled against the GDI, especially in relation to poor, rural women in the global south, was that measurement of their well-being did not take into consideration factors closer to their lived realities (Hirway & Mahadevia, 1996; Kelkar, 2005).The general pattern of women's employment in South Asia indicates that the large majority are agricultural labourers, their numbers slightly larger than that of men who are the dominant cultivators (Kelkar, 2005). Women's education as a criterion for their empowerment even as it allows them (in theory) to participate more meaningfully in socio-political and economic structures is of limited value if it is not matched by the social transformation of men which will enable them to share care work in the domestic sphere and support women as equals (Hirway & Mahadevia, 1996). Along the same lines, GEM has been critiqued for measuring only women's presence in economic and political institutions and not the actual ways in which their agency or power manifests (Acharya & Ghimire, 2005).

While others have devised indices that measure power and agency in relationship to empowerment (Mosedale, 2005), Pradhan (2003) classifies the way empowerment has been measured into two aspects. The first aspect is socio-economic and is measured by using ownership to property, employment/income and educational attainment as indicators. The second aspect relates to participation in decision-making, age difference between spouses, communication between husband and wife, age at first marriage and choice of life partner and lastly, formal/informal association with support groups/kin, largely classifiable as the socio-cultural and gender relations (human agency) category. However, she also cautions that quantitative techniques of measurement can be extremely restrictive when it comes to measure empowerment holistically and emphasizes the need for a mixed method strategy which uses anthropological methods as well as quantitative measures.

This is especially relevant in the Indian context, where socio-cultural mores are multiple, complex and constantly emergent in the interaction between gender and other social constructs such as religion, caste, linguistic affiliation and region, among others. These particular issues of defining and measuring empowerment in India have been dealt with primarily within the women's movement. In fact, the historical roots of interventions, programmes, and policies related to women's empowerment in India can be traced to the lessons learnt and the conversations that emerged out of the Indian women's movement.

Antecedence of empowerment programmes in India
The Indian women's movement dates back to the nineteenth century, which coincides with the Indian social renaissance. Notable in this period were the efforts of men who pushed for education of women, widow

remarriage and critiqued practices like sati[2] and child marriage. By the end of the nineteenth century, some of the first women-led organisations focused exclusively on social reforms for women started emerging. The Bharat Mahila Parishad, the women's wing of the Indian National Congress, was established in 1905. But this was restricted to upper caste women residing in urban areas. In 1910, the Bharat Stree Mandal was established with an objective to bring together women of all castes, creeds, classes and parties on the basis of their common interest in the moral and material progress of women in India (Bagal, 1964 as quoted in Basu, 1976). The Women's Indian Association was formed in 1917, which was the first women's association in India to demand women's suffrage. This led to the demand for other social welfare measures, education and skills training for women as well as the right to vote. With some effort, the Travancore-Cochin state became the first Indian princely state to grant voting rights to women, after which the princely states of Madras and Bombay followed suit. Soon, the Government of India Act, 1935 made it legal for women above 21 to vote, provided they were educated and had property.

Apart from suffrage, the other agenda that was at the heart of the pre-independence women's movement was personal law reform. The All India Women's Conference was organised in 1927 and demanded education for all women. The issues of purdah, child marriage and other dogmatic practices were discussed and opposed. In addition, women demanded reforms in the Hindu laws to prohibit bigamy, enable women to divorce and inherit property. With the launch of the swadeshi and satyagraha movements in India, Gandhi called for women from all communities to step out of their homes and support the struggle for independence. Although the increase in participation of women in the freedom struggle did not lead to a separate movement for women in India, it did contribute immensely to their experience of public life and it was a break away from their previously domesticated lives. Parallel to this was the increase in participation of women in the labour movement such as the mill strikes in Bombay (1928-29) and Ahmedabad (1917).

The struggle for freedom and the nationalist movement paved the way for an awakening among Indian women. The nationalist consensus symbolised in the Fundamental Rights Resolution of the Indian National Congress, 1931, postulated freedom, justice, dignity and equality for women as essential for nation-building. The Constitution of India and the passing of the Hindu Code Bill in the 1950s fulfilled some of the basic demands that the women's movement had been advocating – universal adult franchise and reforms in social laws. From here on, the women's movement in India continued to engage the state, either in dialogue or in protest, to create spaces for all women to participate as equal citizens in the social, political and economic arenas.

While the post-independence era saw the disintegration of the women's movement into smaller factions, it simultaneously pushed the movement to reach the most marginalised sections of women – to rural and tribal India. The Tebhaga movement in Bengal, the Telangana movement in Andhra Pradesh and the Naxalbari movement witnessed participation of women in increasing numbers. The anti-alcohol agitation also gained momentum and women started protesting against domestic violence by drunk male kin (Kumar, 1993). The Self-employment Women's Association (SEWA) was established in 1972. This was considered a ground-breaking event as SEWA integrated Gandhian philosophy with the economic empowerment of women. The aim of SEWA was to improve the quality of life for women in the unorganised sector by providing training in technical skills and collective bargaining.

With the UN declaration of 1975-85 as the decade of women, policy focus in India also shifted towards women with the publication of the Towards Equality Report in 1974. The report collated data from all over the country and established the immutable fact that the freedoms envisaged in the Constitution did not translate into realities for the women of India. This gave momentum to many reform-oriented feminist groups such as the Progressive Organisation of Women in Hyderabad, the Forum against Rape in Bombay and Stree *Sangha*rsh in Delhi, which started engaging with the national and public discourse on very important and pertinent topics such as sexual oppression of women, rape, domestic violence, dowry killings and the restriction of women to the domestic sphere. The public outrage as well as the increasing demand and pressure mounted by the

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[2]Sati is a ritualistic burning of the widow into the funeral pyre of the dead husband. It is a ritual that signifies the existence of women as only secondary to that of men and the idea that without a husband, the wife's life is not worth living. This practice was abolished in 1829 by Lord William Bentinck who was the Governor-General of British India at that period but continues to be practiced across India.

women's movement on the state gave rise to the passing of several laws that recognised and punished custodial rape, death due to pressures of dowry and physical and mental "cruelty" on women by family members. Even if fragmented, feminists kept demanding attention towards structural inequalities that plagued the lives of women in India.

The mainstream feminist movement, largely represented by upper caste and class women, was criticised for exclusionary practices by Dalit, adivasi, minority (Christian/Muslim) and queer women. Their concerns also started being represented in national feminist discourse.

While including all of these issues, the struggles for basic sustenance and freedoms remained. Women, especially those belonging to the most marginalised sections of the society, lacked food, safe drinking water, sanitation, education, health care and employment. The increase in violence against rural, adivasi and Dalit women further added to their subjugation. The development model of the state was the target of the ire of many of the women's movements who accused it of being complicit in upholding power structures operative in a patriarchal society that led to the structural inequalities that define women's existence in India (Chakravarti, 2008). It is against this policy and political background, that a radical programme called MS was conceptualised.

The *Mahila Samakhya* programme

The programme title *Mahila Samakhya* etymologically means 'Mahila' [woman in many Indian languages] and 'Samakhya' implies *sam* [equal]—*akhya* [voice]). Thus it can be interpreted as Women Speaking with Equal Voice or as 'Dialogue Among Equals' (Ramachandran et al, 2012, p.12; Jandhyala, 2012, p. 230). The name of the programme was carefully and purposefully chosen to reflect the objectives of 'empowerment' as a transformative process that would challenge patriarchy as well as various other social structures and barriers (Sharma, 2006; Ramachandran et.al, 2012) Thus, MS defined empowerment as:

> movement from a passive state where women accept their predicament and relate to the world around as recipients of welfare and charity to one where they become active agents in their own transformation [which] is the essence of empowerment. (MHRD, undated; pg.1)

MS was the first and perhaps till date the only women's empowerment programme in India largely based on feminist principles and located within the state machinery. Even while located in the Department of School Education and Literacy within the Ministry of Human Resources Development, MS took a broader view of education and covered the entire gamut of women's empowerment covering aspects of self-image, critical thinking and reflection, decision-making capabilities, access to information, knowledge and skills and opportunities for participation in governance, political and economic spaces. It focused on mobilising women from the most marginalised and poor communities into collectives or *sanghas* or *samoohs* where they would come together, discuss, reflect, organise, analyse and articulate their needs to address them jointly (Jha and Menon, 2016). The programme worked primarily with poor, rural, Dalit and adivasi women considered the most oppressed but it did not distribute material resources to its clients (Sharma, 2006).

Genesis and objectives

Initiated by the Indian state in 1988 with funding from the Dutch government and organised by a group of Indian feminists with the support of Mr. Anil Bordia, a high-ranking Indian civil servant, MS was the first national-level, state-funded and state-run women's empowerment programme for rural women in India (Sharma, 2006; Ramachandran et al, 2012; Jha, 2017). The origin of MS can be traced to the National Education Policy (NPE), 1986, revised in 1992, and provides the foundational context for the origin of the MS programme located in the Department of School Education and Literacy under the Ministry of Human Resources Development (MHRD).

The NPE emphasized women's empowerment as the critical pre-condition towards their equality and empowerment and marked the first time in the history of national development that empowerment' as a concept and as a technique entered the public policy vocabulary in India. It also happens to be the first official policy which recognised the persistent gender imbalances in education and the continued marginalisation of

women and girls. It privileged the radical role of education in redressing such imbalances and in empowering women and recognised the need to move away from the mere provision or improvement of educational infrastructure as panacea for the upliftment of women. This sensitivity of the policy to persistent gender inequality resulted from a long consultative process in which the role and participation of the activists of the women's movement was very critical (MHRD, undated, p. 1; Jandhyala, 2003; Das & Agrawal, 2004; Sharma, 2011; Ramachandran, 2012).

The MS programme was launched with the drafting of the Programme of Action (POA), 1992, of the NPE, 1986. The POA translated the guidelines of empowering women through education as identified in the section Education for Women's Equality of the NPE into an action strategy. To be more specific, the POA was based on the exploratory study by Vimala Ramachandran and Srilatha Batliwala at the behest of the Royal Netherlands Embassy with the cooperation of the Government of India (GoI) called Education for Women's Equality (Ramachandran, 2012). The MS programme was a "concrete programme for the education and empowerment of women in rural areas, particularly women from socially and economically marginalized groups" (MHRD, undated, p.1). So, the programme filtered the essentials of NPE and the 'who' or 'whom' questions, by identifying "SC/ST women belonging to landless and marginalized families who engage in wage labour" as the principal subjects of education. It also recognised that these groups were most alienated from educational and other government processes/programmes (ibid.p.3).

The programme was launched first as a 'pilot project' during the Seventh Plan Period (1985-1990) of the Government of India in 10 districts in states of Uttar Pradesh, Gujarat and Karnataka, representing three regions of the country. From the Eighth Plan Period (1992-1997) onwards, it was introduced as a full-fledged programme. It was extended to Andhra Pradesh and Bihar in 1992 and subsequently to other states like Assam, Kerala, Chhattisgarh, Madhya Pradesh, Jharkhand and Uttarakhand. As of April 2014, it functions in 11 states[3], working in 126 districts across 124 blocks covering about 42,000 villages (MHRD, undated; Sharma, 2011; Jandhyala, 2012; Jha & Menon, 2016).

The districts for the MS programme were selected after consultation between the Department of Education, GoI and its state-level counterparts based on the following criteria: (1) the presence of *"low female literacy, poor enrolment and retention of girls in the school system and low socio-economic development of the district",* (2) the availability of statistics such as those on literacy and other inputs from related departments such as Development of Women and Child in Rural Areas (DWARCA) useful to the quick and effective launching of the MS in the region, and finally, (3) the "availability of dynamic NGOs in the regions" that might assist the programme in launching it using their own resources as well (MHRD,undated,p.4; Sharma, 2011, p. 21).

TABLE 1: ORIGIN OF MS IN DIFFERENT STATES IN INDIA

Year	States where MS was launched
1988-1989	Gujarat, Uttar Pradesh and Karnataka
1992	Andhra Pradesh and Bihar
1996-97	Assam
1998	Kerala
2000	Jharkhand
2002	Uttarakhand
2014	Telangana

Source: Compilation from various sources

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[3]The states are Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Telangana, Uttar Pradesh and Uttarakhand.

The mission of the programme was to "neutralize accumulated distortions of the past" and realise the goals of gender equality as enshrined in the Constitution. Its objectives were broadly as follows (GoI, 2008, p.1)[4]:

1. create an environment for empowerment and education of rural, poor, marginalised women; ensure access to information and knowledge and enable them to play a positive role in their own and society's development
2. enhance women's self-image and self-confidence; helping them to recognise their contribution to the economy as producers and workers
3. redress traditional gender imbalances in educational access and achievement; create alternate learning pathways and opportunities for women and adolescent girls; enable *mahila sanghas* to access and monitor various educational initiatives at the village level
4. establish a decentralised and participative mode of management, where decision-making powers devolve to the district level and the *mahila sanghas*

Concept, structure and methods

MS was considered to be an innovative programme not only because of its non-material focus on empowerment but also because of its hybrid government-NGO (GO-NGO) model. Without a 'management structure' specified in the original policy documents, the designers of the policy realised that an open-ended programme cannot be functional for a really long time. Hence, the programme identified certain non-negotiables such 'building partnerships between non-governmental and governmental organizations', selecting local-level 'programme functionaries, trainers and resource support', who showed 'commitment, aptitude, and quality' (MHRD, undated, p. 4, Ramachandran, 2012, Sharma, 2011).

The activists and bureaucrats who designed MS desired a partially non-governmental programme structure that would mitigate the problems associated with state development models and bring in NGO advantages like decentralised planning, participatory and democratic ways of working, motivated workforce, flexibility and participatory and democratic ways of working and at the same time retain the 'authority of a government structure' (MHRD, undated, p. 4; Sharma, 2006, 2008; Sharma, 2011, Ramachandran, 2012).This marriage resulted in an integrated GO-NGO structure as shown in Figure 1.

At the national level, MS, a central government programme, housed within the Department of Education (DoE) of the MHRD in New Delhi, is managed by a team of feminist and development activists and headed by a bureaucrat in the DoE. At the state level, it is implemented through autonomous registered societies (MHRD, p. 4, as cited in Sharma, 2011, 21-22; Sharma, 2006, 2008). The state-level MS offices oversee the work of the district-level offices, which in turn support the work of the village-level women's groups called *sanghas*, which form the core of the MS organisational structure. Village-level activists or *sakhi*s are instrumental in activating the *sangha* of their villages in terms of taking up of issues, discussing problems, and holding village-level meetings. These women are usually non-literate, poor and come from lower-caste communities. *Sahayoginis* (or programme supervisors),selected because of their willingness to work and travel in neighbouring villages, typically have some formal education and are assigned to coordinate the work of *sanghas* in ten villages. They provide leadership, play a catalytic role in building and sustaining the *sanghas* and act as links to the district office. The district office coordinates, helps planning and oversees the work of the entire district. It is staffed by a district coordinator and a resource person.

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[4]What is striking, as noted by Jandhyala (2012), is the use of the 1986 Education Policy Statement as the programme objectives of the MS programme. This articulation of objectives has continued unchanged in all MS documents through successive plan periods as well.

FIGURE 1: MS PROGRAMME: STRUCTURAL HIERARCHY
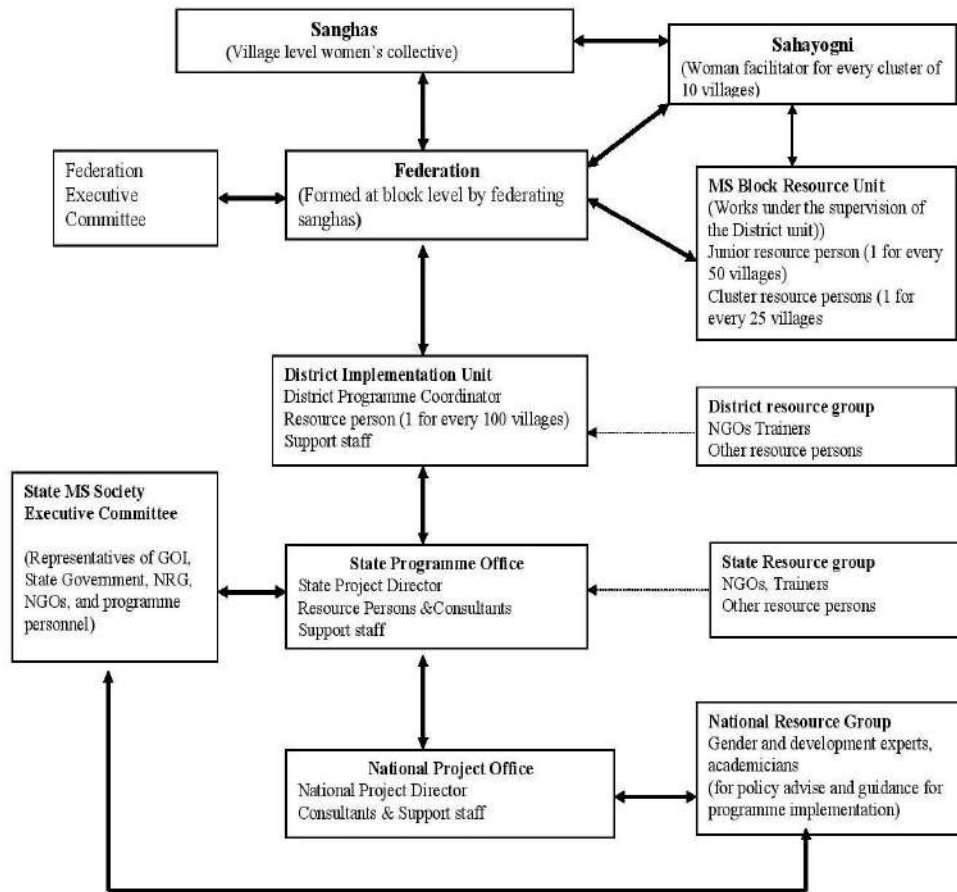
Source: MHRD website

The *sangha* formation process facilitated and organised by the *sahayogini* is often a process of building trust and solidarity within the *sangha*. The *sahayogini*, selected and trained by the programme, is primarily responsible for establishing the *sanghas* and aiding the process of building a collective identity within the *sangha*. With the help of a *sakhi* (the village level activist located and associated with a sangha), the *sahayogini* helps the s*angha t*o identify its needs, its capabilities and provides knowledge and builds individual and collective capacities so that the *sangha* is able to identify, resolve and start to actively influence their families and their communities. Over a period of time, these activities were grouped in six core areas (see Figure 2), and six committees within each *sangha* were formed to deal with each of these focus areas. By providing continuous training as well as capacity-building and networks that allowed them to exchange knowledge and experience with other *sanghas*, the MS was able to influence not only short-term outcomes but to create long-term impact. A concise depiction of this process is featured in Figure 2.

The rationale for this methodology was to ensure deep localisation and redressal of women's issues. Right from the start, the programmatic focus was to ensure that targets or specific agendas would not be dictated by the programme. Instead, the issues would emerge from the *sangha* itself (MHRD, undated). This "conferred on the programme a radical potential for transforming women's agency and their lived realities" (Gurumurthy and Batliwala, 2012, p. 456), and allowed the space for women to articulate their own visions for the future. Although this emphasis on hyper localisation created inherent tensions, contradictions and conflicts within the programme over a period of time (Sharma, 2006, Gurumurthy and Batliwala, 2012), the essential methodology of collectivisation, creation of a collective identity and prioritisation of women's issues remained fairly stable over the years.

FIGURE 2: FOCUS AREAS, INTERVENTIONS AND OUTCOMES OF THE MS[5]

Source: Mahendiran, S., Jha, J.and N. Ghatak (2017)

This approach primarily stemmed from the philosophical understanding of the interconnectedness of various dimensions of empowerment and the structural ways in which oppression can happen. Although the programme was administered and associated with the DoE, a broad interpretation of education was conceptualised that included many aspects of women's lives, explicitly addressing barriers to women's empowerment. These areas included health, nutrition, economic independence, gender violence, political participation, self-confidence, and creation of an identity independent of familial and community ties.

FIGURE 3: THE PROCESS OF INFLUENCE IN MS[6]
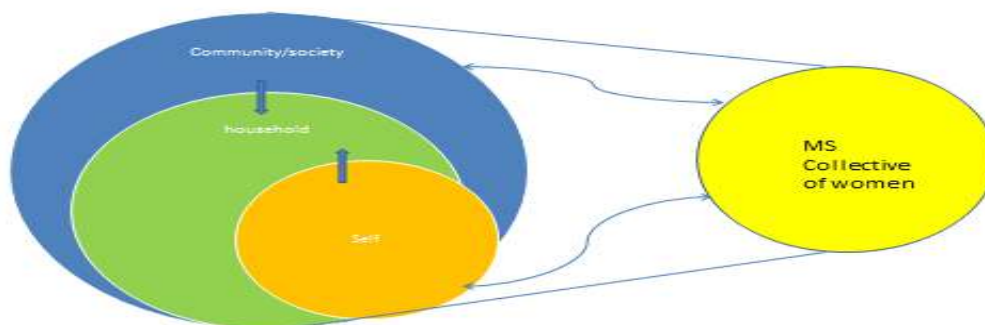
Source: Mahendiran, S., Jha, J.and N. Ghatak (2017)

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[5] Figure 2 and Figure 3, featured in Mahendiran, S., Jha, J.and N. Ghatak (2017), was conceptualised from CBPS' consultations with MS officials and members at the national, state, district and *sangha* levels. It is also based on CBPS' review of official documents and literature related to the MS programme.

[6] This model is also conceptualised by CBPS based on the understanding of MS processes gained through literature review, consultations and field visits in Bihar and Karnataka.

The process of collectivisation, while not uniform in every state, district or even *sangha* was the product of a particular methodology, structure, and approach developed and refined over time. On an average, the initial process of building a relationship of trust and friendship amongst groups of women from marginalised communities could take six months to a year. After this, another three to six months was typically required for the group to be formed into a *sangha* (a collective). This process usually entailed regular meetings, training, capacity-building, and any activity deemed necessary by the *sahayogini* and the *sangha*. A critical aspect of this process was the reflection meetings that the *sangha* as well as the *sahayogini* would participate in, either within the village or in districts or block headquarters. These meetings were designed to provide women the tools to self-reflect, share, re-examine and think about their gendered experience, common problems that they faced and the structural barriers including those of class, caste, religion, family and community that formed the principal backdrop of their lives. This process, by structure and definition, was constantly evolving and had no goalposts. In this manner, MS was able to influence the choices made by women for themselves, for their families and for their communities. By emphasizing collective action and decision-making, MS provided women the knowledge and means by which they could influence and change narratives, practices and beliefs at the individual, family, and household level (Figure 3). In fact, the programme is unique in its conception and methods in several different ways. Some of the key elements that are the defining aspects of the programme are as follows:

- The target group of the programme was poor rural women who were socially and educationally marginalised. Instead of focusing on the trickledown effect, the programme started with those women for whom government mechanisms simply could not or did not reach
- The programme focused on processes allowing women the time and space to come together reflect, learn and act at their own pace
- There were no specific targets set that needed to be met or achieved. However, this was modified in certain circumstances, with specific outputs listed with a change in funding partners. However, it needs to be pointed out that MS representatives participated in informing and finalising the results framework in line with the programme objectives and processes
- The attempt was to enable women to understand their needs, problems, concerns and aspirations within a broad learning cycle of understanding, reflection, analysis based on new information received and making informed choices to act collectively or individually in some cases. This reflective learning cycle was expected to inform all aspects of programme inputs such as training or other interventions/initiatives
- MS was the first, and perhaps till date the only, women's empowerment programme in India largely based on feminist principles and located within the state machinery
- The integrated GO-NGO model of the programme was innovative and gave the programme both the authority of government structure and the flexibility of NGOs

These innovations are particularly significant and important as women are rarely at the forefront of the formulation of empowerment programmes and are hardly provided with the scope and space to define their own economic empowerment. In these central aspects, MS has been a good model to emulate.

Funding and evaluation of the programme

When MS started in 1989, it was initially funded by the Dutch government and later by the British government (DFID) and implemented as a centrally sponsored programme in the states. In Bihar, it was considered a part of the Bihar Education Project which was, at the time, being funded by UNICEF (Jha & Menon 2016). When the funding from the Dutch government ended in 2001, the programme was taken over by the GoI, partly supported by DFID (For more details, see Jha, 2017).

As with any externally funded programme, evaluations are built in. There have been two broad types of national-level evaluations of MS (Jandhyala, 2012). The first type was the periodic joint evaluations. These are determined by agreement with external donors. There have been four external review missions in 1990, 1992, 1997 and 2001. Towards the end of DFID support in 2012, the GoI instituted an external evaluation by a reputed agency, the Indian Institute of Management Ahmedabad (IIMA). Under the agreement with DFID, during the 11th Plan, there were to be yearly joint review missions (JRMs). The joint evaluation/review

missions consisted of members nominated by the donors and the GoI, led alternately by a donor or GoI nominee member. The second type was internal national evaluations commissioned by the national office of MS.

The MS story in Karnataka

One of the central tenets of the MS was to pay close attention to specific needs. This meant that not only did the *sangha* determine its own agenda, it also shaped the direction, the culture, and the agenda of the MS. So, even if there was a larger MS blueprint and a shared understanding of common beliefs, principles and even methodology, each individual state was moulded by the evolution of concerns, needs, and strategies defined by the women in the state. Therefore, it is important to understand the specific contextual background and historical trajectory of the MS in Karnataka.

The emergence of the MS in Karnataka is tied to broader changes at the national and state levels. While the broader changes at the national level have been already discussed in preceding sections, here we focus on the macro forces, which played a role in the introduction of the programme in the state. The Dalit movement has been a major cultural force in the state of Karnataka for a very long time. The twelfth century social reformer and revolutionary, Basaveshwara, led an enlightened revolt against untouchability, the caste system and Brahminical domination in the state. The pattern of the politics in Karnataka also shifted during the time of Devraj Urs, chief minister of the state from 1972-1980. He tried to build an alliance with lower castes in the state, including Dalits, and tried to bring about various reforms to ensure backward caste access to positions of power (Omvedt, 1994).

This was followed by a series of movements in the state which tried to organize and mobilise Dalits and fought against the atrocities inflicted upon them and ensure their rights. However, as pointed out by Omvedt (1993), these attempts recognised power relations across caste lines and sought protection of the 'endangered' woman rather than looking at the empowerment of these women as citizens with rights. Gender differences in the state and among Davits were pronounced as the data clearly indicated significant variations in education and demographic variables between men and women in the state. In 1991, female literacy rates among the Scheduled Castes were about 26% as compared to 50% male literacy rates in Karnataka(GoI, 1997). Such differences were highlighted by women's groups even as international agencies were inclined to provide resources towards health and education initiatives for women. It is in this context that the MS programme was introduced in the state.

Karnataka was one of the original three states along with Uttar Pradesh and Gujarat where the MS programme was piloted in 1989 (Fourth Joint Review Mission of MS, 2013). The MS Karnataka (hereafter MSK) programme was launched in early 1989 in the most backward areas/blocks (very low on the Human Development Index) in three districts of the state -Bidder, Bijapur and Mysore(MSK website).By1991, the programme expanded to cover two additional districts, Gulbarga and Raichur. At the end of the 1997-98 fiscal year, the MSK was working with 25,000 poor women in 1020 villages in six districts of Karnataka (Subramaniam, 2001). As of 2012-2013, MSK had spread over 15 districts, covering 62 blocks and 3384 villages (Fourth Joint Review Mission of MS, 2013).By the next year, that is till March, 2014, MSK covered 18 districts spreading across 66 educationally backward blocks and 3725 villages (MHRD, undated). Since 2015 onwards, the programme is being implemented in Belgaum, Chikkaballapur, Chitradurga, Dharwad, Gadag, Haveri, Kolar, Ramanagar and Yadagir (MSK, 2014-2015; discussions with MSK officials, dated January 2, 2018).As per the MSK website, the programme now reaches nearly 1,75,596 women and 61,569 young girls (below 18 years of age).

Like other states where MS runs, MSK operated as a rural women's empowerment within the Department of Education and supported by the Ministry of Human Resource Development, Government of India. It collaborates with other government departments in Karnataka, focusing on women's education, health, political participation, governance, economic activities and rights.

TABLE 2: YEAR OF MS ENTRY IN DISTRICTS IN KARNATAKA

District	Starting year
1. Bidar	1989
2. Bijapur	1989
3. Mysore	1989
4. Gulbarga	1991
5. Raichur	1991
6. Bellary	1997
7. Bagalkote	1998
8. Chamrajnagar	1998
9. Koppal	1998
10. Chikkaballapur	2007
11. Gadag	2007
12. Belgaum	2007
13. Dharwad	2010
14. Chittradurga	2010
15. Kolar	2010
16. Ramnagaram	2013
17. Yadgir	2013
18. Haveri	2013

Source: Based on CBPS team's discussions with the MSK officials, dated 2nd January, 2018

It is essential to underscore that the MSK has not been a typical education programme as generally understood in official government vocabulary (Sujaya & Thaini, 2012). In fact, it has six different areas that it aims to work with:

- education
- legal literacy
- health and health education
- economic empowerment, savings and credit activities, and establishing small enterprises
- building *sangha* self-reliance and sustainability
- political awareness and participation

Following the main MS method, in Karnataka as well, the basic strategy was to organise poor rural women into village-level collectives or *sanghas* which are "not merely activity-oriented but enabled women raise their self-image and confidence" (MSK, 1996; Subramaniam, 2001; 2003). The programme initiated the formation of *sanghas* primarily among Dalit and adivasi in a village. The focus by the programme's activists, known as *sahayoginis* (facilitators), each working in about 10 villages/hamlets was on the building of *sanghas*. Each *sangha* comprises 20 women on an average. The *sanghas* were to evolve gradually, over a year or more, into a unique space and forum needed and owned by its members, rather than as externally created entities that collapse when the *sangha* withdrew. The *sahayoginis* are, in the course of time, expected to enable train four to five *sangha* women (participants) as *sahayakis* to sustain and develop their *sangha*. The *sanghas* are supported by a district implementation unit headed by a programme Coordinator and backed up by a state programme office with a state programme director (MSK, 1996;Subramaniam, 2011). The sensitivity of civil servants gave the programme a lot of space to grow. MS societies in Karnataka were registered and operationalised in April 1989. The two state governments registered the society and appointed the state programme directors by April 1, 1989.

In Karnataka, the programme got a headstart in Bidar with the support of women's groups organised by AIKYA and through Vivekananda Girijana Kalyana Kendra in Mysore. In Bijapur, Search, Bengaluru assisted in identifying and training the first batch of *sahayoginis*. Funds were transferred to these organisations and training support was harnessed through women's groups, training organisations and a highly motivated team of ground-level women organisers (*prachetas*) from WDP, Rajasthan. Setting up a project structure in

Karnataka was relatively smooth. Srilatha Batliwala, instrumental in conceptualising the programme centrally, was appointed as the first state programme director. When she took charge in April 1989, except for a few hiccups about transfer of funds, the programme took off quite well. Over the next four years, GoI extended support only when called upon (Ramachandran, 2012).

Some of the primary issues that MSK has handled over the years are:

<u>Focus on health:</u> Compared to other MS states, Karnataka had several sponsored health research projects, many of which are still ongoing. As part of the WHO-sponsored project for training women health leaders, MS Karnataka targeted *sangha* women and traditional midwives (*dais*) already trained by the programme. In 2000–01, IIM Bangalore and MS jointly did a gender health and equity project in two *talukas* of Koppal district in North Karnataka. Recently, several other programmes, such as the Charkha project for HIV-AIDS, have been implemented. The programme in Karnataka has largely focused on awareness-building, strengthening public delivery and partnering with national health programmes.

<u>Economic empowerment:</u> Micro-credit groups emerged in the first phase of the development of Karnataka MS as a response to demands by *sangha* women for programmes to address poverty and also as a means of consolidating the strengths of the *sangha*. However, it was promoted on a low scale and with caution, only among strong *sanghas*. Economic Development Programme (EDP)-related linkages and trainings were organised to support the initiative. By 1992–93, the savings groups in Karnataka had crystallised into concrete groups with the specific objective of 'wiping out the moneylender.' Terms and conditions of lending and repaying, rules and regulations had been set and account books maintained. The Economic Development Programme Committee (EDP Committee) came into being, comprising 16 members, as a problem-solving and linkage-making unit within the MS. The development of medicinal plantations and forestry emerged at around the same time as activities geared to address health and forest-related needs. In 1995, plans were made to start a Mahila Bank to cater to the banking needs of the *sanghas* but this did not take off as the activities were more on the pattern of smaller microcredit SHGs.

Deeper concerns on the economic empowerment agenda were voiced in 1997–98 just before the National Workshop on EDP, 1998. It was planned that a micro-planning process will be started that will lead to holistic action on economic empowerment by the collectives as defined by the collectives. By 1999–2000, concerns began to emerge around the initiatives linked to economic development - would misunderstandings and rivalries over monetary issues weaken the *sanghas*? There was also the need to help women take up economic activities that would bring continued and long-term profits and enable them to retain control over their new assets and to use these assets to tackle the causes of gender discrimination. There were concerns that the instant *sanghas* that had come up through NGOs and financial institutions in the form of SHGs were proving to be a hurdle for the process-oriented approach of MS and the need to keep a balance between social and economic issues was voiced.

The Karnataka evaluation report observes that the tendency of *sanghas* splitting up into self-help groups hampered the process of women's empowerment. As will be seen by the findings in this report, this has hampered the forming of a socio-politically empowered woman-led movement. Strategies should be developed to ensure that the members of the MSK-facilitated *sanghas* work collectively and do not get fragmented(National Evaluation, Karnataka, 1994: 17)

<u>*Sangha* model:</u> The MSK Model decided right at the outset not to follow the *sakhi* model so as to ensure that leadership is shared and collective solidarity is maintained or surged. The *sakhi* honorarium was converted into a *sangha* fund.

<u>Multi-sectoral approach:</u> Instead of treating the core areas of the programme separately, as is invariably done in the government by each of the 'sectoral' departments, the MSK programme has created a new paradigm in bringing all threads (i.e., the so-called sectors) together by locating women at the centre of the hub of MSK activities.

All of these activities were severely affected in 2015, when the new government that took power following 2014 general elections, withdrew the commitment to re-funding the programme. The GoI officially withdrew support for the programme in April 2016. In the interim period, no clear indications of the final decision or the process of withdrawal were communicated to the states. Even after the official notice, no guidance of preparation was provided to MS in terms of shutting down of their offices or even resolution of the funds that were to be transferred from the central government. Based on the advocacy efforts made by several organisations and individuals, including CBPS, the government of Karnataka announced funding for the programme under the Department of Women and Child Development in November 2016. While the actual mode of functioning is currently being mapped out, the programme started receiving funds from the state government in April 2017.

The research study was conceptualised and commenced before the withdrawal of support and continued through the period of turmoil and uncertainty, the research framework and methodology shifted slightly to accommodate the changes in the programmatic and policy space. The next section elaborates on the original research framework and methodology as well as the changes made in response to the changing circumstances.

Chapter 3: Research framework and methodology

Research questions

Original framework of the research study and the questions

Several research studies have examined MS' impact on positive outcomes for women and girls. The methodology of the MS programme has had positive impacts on school participation rates, delay in the age of marriage for girls, enhanced political participation and accountability from local governance, and improvement in women's labour choices (Ramachandran,1998; Janssens, 2010; Kandpal, et al., 2012 Kandpal, E. & Baylis, K., 2013). However, these studies have mostly focused on the co-occurrence of these factors rather than establishing a causal link between the MS and the outcomes it was able to generate. We conceptualised a randomised experiment to evaluate the impact of the MS approach on women's economic empowerment in the state of Karnataka. Based on the literature review, we sought to answer the following research questions:

1. Does the MS approach improve labour market outcomes for women in low income countries?
2. Does the MS approach decrease gender inequalities in the labour market?
3. Does the MS approach improve potential for future labour market outcomes for women in low-income areas of developing countries?
4. Does the MS approach increase women's access to and utilisation of entitlement programmes and other sources of financial security?
5. Does the MS approach lead to greater gains in economic outcomes for women than traditional targeted programming, like SHGs?
6. Which factors/processes of the MS play a role in advancing women's economic empowerment? How are these factors/processes similar or different from other economic empowerment programme models? How are these factors/processes similar or different across *sanghas* and states?
7. How can the MS approach be strengthened to advance women's economic empowerment outcomes further?
8. What are the various barriers to economic empowerment of women that the MS approach helps women overcome? How are these barriers similar or different from those targeted by other economic empowerment programme models? How are these barriers similar or different across *sanghas* and states?

The intention of the research project is to improve the multiple policies and programmes that target enhancing the economic empowerment of women. There are larger sectoral reasons that bar women's economic empowerment including lower wages paid to women who participate in the labour force, the nature of the agro-economy and various cultural and societal impediments. This research project, however, focuses particularly on the relationship between these larger structural and institutional level forces and the micro-mechanisms that define women's lives, especially their families and communities. Our research focus and the methodology centrally aim to understand three central and interconnected themes: (1) mechanisms that lead to long-term sustainable economic empowerment(2)barriers to economic empowerment of women, and (3) interventions to address these barriers. By closely examining the process-based method of the MSK, we seek to throw light on the enabling factors of economic empowerment and develop credible and robust evidence for approaches that can overcome the constraints inhibiting marginalised women's empowerment.

While we started with a set of research questions and designed a methodology around it, there were a few changes to the methodology due to the changes in the MS programme at the time period of the research. As originally conceptualised, these research questions were to be answered through a randomised-control trial (RCT) experiment conducted in Karnataka. The RCT was structured around a baseline, midline, and an endline. The questions that were conceptualised captured the basic demographic profiles of the women, household assets, savings, debt and loan behaviour and history, details related to employment and education and a few measures toward self-efficacy. The qualitative aspects of the experiment were designed to elicit the mechanisms and processes of the changes between the baseline, midline, and the endline through the participation of an embedded ethnographer who would follow the MS process closely in the field.

The primary objective of the research design, therefore, was to understand, both quantitatively and qualitatively, the manner in which a section of women from heterogeneous backgrounds[7] interact with their social milieu before and after the introduction of the MS programme in their areas and the way in which this interaction brings about social and economic changes in themselves, their families and communities.

Changes in the field

At the time of the commencement of the research study, funding for the MS programme was approved by the 12th Five Year Plan of India, which was, at the time, the institutional framework that provided funding for all centrally-sponsored programmes. When the research project was presented to the MS officials in the state at the conceptualisation of the project, they extended their support for the project and shared their plans for expansion so that the project could be aligned with their expansion plans. During the course of the research project, there was a period of time when it was unclear whether the MS programme under the MHRD would continue to be funded by the GoI. The MS officials in Karnataka, however, decided to continue to work on their expansion, even though funding was cut off (for various reasons), although it resulted in a slower pace of the programme's outreach. This was mostly due to the cutback on *sangha* activities (that couldn't be funded) and attrition of personnel because of the lack of funds. So, for a period of 24 months, there was a visible slowing down of the programme at the village level, with only two blocks out of the four operating, and even these two only at minimal levels.

During this time, there were several discussions on whether the MS programme would be moved from the MHRD to the Ministry of Rural Development as part of the National Rural Livelihood Mission (NRLM). The NRLM is a programme that provides for collectivisation of women as groups and focuses on empowering them through various measures for a secure livelihood. Therefore, it was considered most aligned with the MS programme. Almost immediately, CBPS, along with other individuals and groups, started an advocacy process through which we tried to ensure that the MS programme would continue without changes in its methods and processes (Jha & Menon, 2016). However, in April of 2016, the GoI directive indicated that the programme would be shut down altogether. With this directive, our advocacy process shifted to ensuring that funding was available for the programme through funding from the Government of Karnataka (GoK). As part of a consortium of actors who advocated the funding the MSK, we were successful in ensuring funding under the Department of Women and Child Development (DWCD) in November 2016 and work resumed in Haveri in full force around March 2017, when the funding was approved.

While the embedded ethnography continued throughout this entire period (even during the diminished activities), there were major gaps in the implementation of the programme that made a traditional RCT untenable in the time period of the study. Therefore, the baseline that was conducted at the beginning of the research is currently being used to provide a deeper and wider context of the environs in which MS is functional. Because the ethnographic process was uninterrupted during the entire time period of the study, understanding the MS methods and processes and identification of various constraints in implementation have been systematically and fully documented.

Although there were many changes in the field and the research framework did move away from the one that was originally conceptualised, we retained the focus of the study to examining the transformative nature of the MS programme and to assess the ways in which the methodologies of the MS lends itself to positive economic outcomes for women, whether measured in qualitative or quantitative terms. So, overall, we were able to answer the research questions, even with the changes in the field and the research design of the study.

Definition and measurement of economic empowerment

The research methodologies in Karnataka were originally conceptualised to be both qualitative and quantitative in nature, along the lines of the '*q*' squared method which focuses on combining the exponential effects of mixed methods. The quantitative part of the Karnataka study was based on a randomised experiment design to evaluate the MS programme's impact on women's economic empowerment and citizenship by

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[7]The heterogeneity could be observed in terms of the social capital that these women possess by belonging to different sections of society and the intersectionalities of the social categories they belong to.

examining the expansion of the MS in the district of Haveri. After the changes in the field and in the programme, the quantitative component of the design is currently in the form of a structured survey that was administered to 3000 women in four blocks in Haveri. The qualitative component is in the form of an embedded ethnography that documented the process that MS followed in its creation of the *sangha*. Although the method prominently used was participant-observation, there were also a few informal interviews and focus group discussions to gather more in-depth information on the dynamics of the *sangha*.

Before describing each of the methodologies in detail, it is important to examine issues regarding definition and measurement. While some of these issues have already been covered in the first chapter, the framework that is being used to understand empowerment need to be re-examined to better contextualise the data produced. For example, while the ethnography allowed for participants to discover and engage with their ideas of empowerment, the quantitative baseline came from a specific framework that informed the ways in which economic empowerment was theorised, defined and measured in the baseline. We will first examine the definition and measurement of economic empowerment in the baseline before moving onto the ways in which this was mirrored or expanded in the ethnography.

Quantitative baseline

To measure economic empowerment, we have used the following indicators to capture the various dimensions of the concept. These include the nature and regularity of labour force participation, savings and loans of women, intra-household decision making, information about and awareness of laws and entitlements, functional literacy skills, attitude towards violence against women (VAW) and measures of self-efficacy (see Figure 4). While we use these measures as distinct categories, we acknowledge that each of these measures is interconnected, multidimensional and multilayered.

FIGURE 4: MEASURE OF MS IMPACT ON ECONOMIC EMPOWERMENT
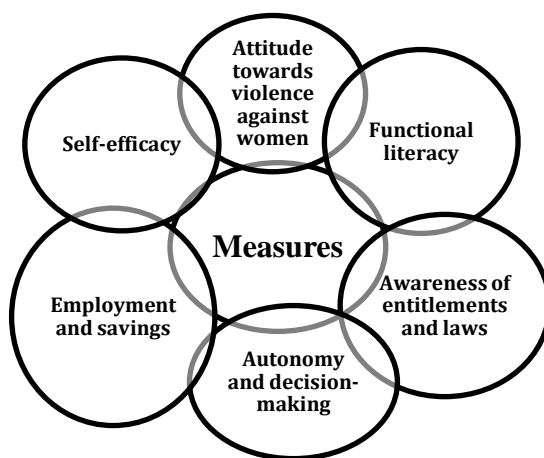
Source: Adapted from Mahendiran,S., Jha, J.and N. Ghatak (2017)

The frameworks and concepts applied in examining these multidimensional and interconnected measures come from various schools of thought. If we examine it through the capability approach as advocated by Sen and Nussbaum, critical aspects of choice, ability, capacity, opportunity, and freedom have to be taken into consideration. In the same context, Kabeer especially examines women's agency and their ability to influence the process of change. We also examined layers of empowerment, influenced by Ibrahim and Alkire (2007), who divide empowerment into three levels: micro (feelings, attitudes, and skills), interface (participation and action) and macro (beliefs, effects, and action).

Our framework of empowerment is influenced in three ways. The first is through the multi-dimensional levels of individual, family, and community (Table 3). The second is through the perspective of the capability approach, with abilities, capacities, opportunities, and the choices made available to women, and the combination thereof. The third is based on micro level (that covers attitudes, feelings, and skills), macro level (belief and effects), and the interface (participation and action that takes into consideration both macro and the

micro factors), as suggested by Ibrahim and Alkire (2007). While there are different ways in which we can examine these constructs theoretically, the rationale for the ways in which we measured and defined the impact of economic empowerment in the survey were drawn from existing measures and the specific contexts of our study site, Haveri.

TABLE 3: MEASUREMENT FRAMEWORK FOR MS IMPACT ON ECONOMIC EMPOWERMENT IN KARNATAKA[8]

S.No.	Measures	Constituents	Levels	Domains
1	Economic activity	Current or recent employment in paid work; savings/investment and value of savings/investment.	Macro (action and effects)	Outside home/ community
2	Autonomy and decision-making	Participation in/taking decisions regarding paid work, spending self-earned income, major and minor household purchases, loans and investment, healthcare choices for self and family, mobility (inside and outside the village, visiting friends and relatives)	Interface (participation and action immediately around the individual)	Household
3	Information/ awareness	Knowledge about MGNREGA, minimum wages, sexual harassment at workplace, maternity leave, legal age of marriage.	Micro (attitudes, feelings and skills)	Individual
4	Functional Literacy	Speak, read and write Hindi, English and Kannada (the local language)		
5	Attitude towards VAW	Considers VAW justified in certain circumstances (neglect of care responsibilities: children, in-laws, cooking; acts independently: going out of home, aborting a child, joins a collective, takes up a job; suspected of being unfaithful)		
6	Self-efficacy	Self-confidence and positive self-image: ability to act in adverse circumstances, coping and problem-solving	Macro (beliefs)	

[8]Adapted from Mahendiran,S., Jha, J.and N. Ghatak (2017)

One of the predominant ways that we decided to capture economic empowerment is through women's participation in economic activities. In our survey, economic activities are defined in two distinct ways: women's employment in paid work (whether inside or outside the home) and their savings. Typically, access to opportunities related to labour force participation allow women access to independent means of income and skill. Additionally, providing avenues for savings and loans allow women to boost their income-generating capacities and provide them with the necessary skills to navigate their own economic aspirations, even if they are not a panacea for all the structural problems facing women's fight for empowerment (Kabeer, 2005a.). To capture the dimensions of structural barriers, we included measures that documented women's autonomy and decision-making abilities within the household. These questions captured the dynamics in the household with respect to control over income, mobility, autonomy, and social role within the household.

Another important dimension that we wanted to measure was women's access and use of information related to rights and entitlements (Drèze and Sen, 2002). Indicators measuring women's understanding and awareness regarding MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Assistance), maternity leave, sexual harassment at the workplace and other social dimensions such as knowing the legal age of marriage were included in the questionnaire. The question on early marriage is especially relevant in Karnataka as child marriage has been identified as a particular problem, especially in northern Karnataka.

We also measured literacy skills among women as it allows women to navigate public life and enhances their participation and voice in families and communities. Literacy, therefore, is an important indicator of the self-efficacy of women (Ramachandran, 2000). In India, though Hindi and English are the main official languages, they are not often used in daily lives of women in Karnataka. These languages, however, are often taught in school. So, we wanted to measure women's exposure to schooling as well as some aspects of that schooling through their knowledge of these two main languages. While Kannada might be the spoken language in Haveri, many women may not know how to read or write Kannada. Therefore, the ability to speak, read and write Kannada were also used as indicators.

Women's experience of violence is often difficult to capture and harder to measure within the confines of a structured questionnaire. Although research has indicated that women experience physical verbal and emotional abuse in very high numbers (Kabeer et al 2001, Heath 2012, Salway et al. 2005), they are often rendered invisible because of the associated shame in reporting it (Solotaroff, et al, 2014). Interviews often take place in the company of family members, so it was decided for the safety of the women that direct questions related to gender violence will not be included. Instead, we asked women whether violence is justified in a series of circumstances. These circumstances included a woman performing tasks or taking responsibility without taking her husband's permission, a woman neglecting her primary duties as prescribed by her social role etc. In addition, we attempted to measure women's agency through particular indicators of self-efficacy that allowed us a modicum of understanding of women's confidence and belief in themselves (Malhotra et al, 2002).

Based on these questions, we are able to capture certain dimensions of women's lives that will be useful to assess the impact of the MS programme on their empowerment, more specifically, on their economic empowerment.

Construction of indices[9]

Given the above range of indicators, we used a multi-dimensional approach to understand women's economic empowerment through the six measures, namely economic activity, intra-household decision-taking, information about and awareness of laws and entitlements, functional literacy skills, attitude towards VAW and self-efficacy. We made use of responses for individual indicators to construct individual indices for each of the measures and then constructed a composite Economic Empowerment Index to understand the impact of MS programme on women's economic empowerment.

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[9]These indices were constructed based on a working paper authored by Mahendiran,S., Jha, J.and N. Ghatak (2017).

We assume that the economic empowerment of women is to be assessed using S number of measures or dimensions such that $S \in N$ - where N is a set of positive integers. Each measure is to be assessed by the response, or value, $K \in N$ reported by a respondent i in dimension j by $x_{ij} \in R$, where R is a set of non-negative real numbers, for all $i = i,...,n$ and $j = 1,...,S$. We denote an overall matrix ES_j which contains all the responses reported by all respondents across all constituents considered to construct the individual measure. Further, we denote another matrix M which contains all the individual measures for all our respondents.

These matrices aid in identifying those who are empowered by examining the marginal and joint distributions of ES_j and M.[10] In order to do this, we undertake transformation of the constituents to arrive at variables with a single scale of measurement.[11] After the transformations, we aggregate the constituents by taking an arithmetic mean with equal weights to construct our individual measure, given by

$$S_i = \frac{1}{K} \sum_{i=1}^{k} xik \; --------------Eq(1)$$

The composite economic empowerment index is derived by taking an equal-weighted geometric mean of the individual measures. The mathematic notation of the transformation and computation of the geometric mean is given below:

Step 1: Changing the range of individual measures from [0,1] to [1,2][12]

$$TS_i = S_i + 1 \; --------------[Eq\ 2]$$

Step 2: Computation of Composite Economic Empowerment Index

$$ICEEI_i = \sqrt[s]{(xi1 * xi2 * xi3 * ... * xis} \; -----[Eq\ 3]$$

where s is the number of individual measures and i represents the respondent.

Step 3: Final Composite Economic Empowerment Index, changing the range back to [0,1]

$$CEEI_i = [ICEEI_i - 1] \; -----------[Eq\ 4]$$

Using these indices as well as the information collected on various dimensions of economic empowerment, we get a basic understanding of the economic and social landscapes of women's lives in the four blocks of Haveri.

Ethnography

The central idea of the ethnography in the research study was to examine the methods employed by the MS and the process of empowerment that unfolded over a period of time. The intention of the ethnography was to capture the micro-shifts in attitude and behaviour of women brought about by the MS process. The embedded nature of the ethnography was to explore the transition of women from assembling in a group to forming a collective identity. In many ways, it was to capture the shifts in how women viewed their own lives, how they viewed their relationships with their families and their communities, the way they engaged with larger social structures and narratives that defined their lives and their interaction with the idea of the collective and the idea of empowerment. While the ethnography was bounded by the research questions of the study, it was also exploratory in the way that it allowed for a reflection of women's experiences of empowerment as well as their own understanding of the process and meaning of empowerment. To get a sense of the forms that this took, we will briefly examine the dimensions of empowerment examined in the ethnography as well as review the particular indicators critical in answering our research questions.

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[10]A marginal distribution is a distribution of a particular measure j, say economic activity, across all respondents. It can be used to obtain the proportion of respondents by different degrees of empowerment without any reference to other measures. On the other hand, the joint distribution will help in understanding the proportion of respondents by different degrees of empowerment across all measures for all our respondents.

[11]Alkire et al (2015) define scale of measurement as 'a particular way of assigning numbers or symbols to assess certain aspects of the empirical world, such that the relationships of these numbers or symbols replicate or represent certain observed relations between the aspects being measures.'

[12] This transformation was undertaken to ensure that the composite economic empowerment is not influenced adversely by the natural zero.

Dimensions of empowerment

The purpose of the ethnography was to document the ways in which the MS programme was able to influence and effect the economic empowerment of women. Economic empowerment can't be separated from the other forms of empowerment, especially when we are examining the lived experience of the women, notions of empowerment in this context were deliberately kept broad. The primary themes used to characterise the framework of enquiry at the conception stage were the following:

1. ***Change in social relationships***: We wanted to concentrate on the changes in social relationships that women experienced as a result of the MS programme. This included relationships within the household, especially focused on the way in which gendered relationships or roles were transformed.
2. ***Institutional and political dynamics:*** We wanted to examine the changing dynamics within the family, marriage practices and customs, expectations and aspirations around children as well as women's participation in community networks and political spaces and institutions (such as the *panchayat*).
3. ***The influence of structural barriers such as class, caste, religion, and culture:*** A critical dimension of examination was the manner in which structural factors such as caste, class, ethnicity, and culture could be addressed by the programme, especially with respect to participation in public life and long-term empowerment goals.
4. ***The role of family:*** We wanted to investigate the role of the family to capture the kind of support frameworks that are available for women who participate in these empowerment programmes as well the changes that are reflected in the family due to the influences of the programme.

Broadly speaking, the ethnography was designed to explore questions in relation to the primary essence of economic empowerment. While the dimensions of economic empowerment that we wanted to cover could not be covered in their entirety because of the slowing down of and interruption in the programme flow because of the lack of resources (financial and personnel), we were able to capture, to a large extent, the impetus that drives women to form *sanghas* and the socio-economic cultural conditions that allow for *sanghas* to function. We were also able to discern the different ways in which resource constraints (both in the field as well as within the programme) change the nature of the programme's focus, in addition to the very real constraints faced in implementing the programme. Primarily because we were witness to the breakdown of a few systems within the MS programme during a time of crisis, we were able to understand the relationship between the MS' founding philosophy and the operationalisation of this philosophy into processes and structures. More importantly, we were able to examine the change in social relationships, structural barriers and the importance of institutions in implementing an empowerment programme, lessons which contribute to designing policy and programmatic goals that affect the empowerment of women.

Framework of analysis

When the ethnography was designed, we created a framework of analysis that would not only ensure that our data corresponded to the larger research questions and the expanse of the quantitative data but also allowed us to explore different dimensions of the qualitative data. This framework had three dimensions:

1. ***Impact areas of empowerment:*** This elaborated on the primary ways in which economic empowerment was operationalised within the larger research study and reflected in the quantitative survey.
2. ***Learning and skills:*** This dimension expands on the specific features of empowerment that allow us to examine women's gaining skills as well as learning not just about particular issues but also regarding their rights. We wanted to examine this in two ways: observable behavioural change and understanding and use of information.
3. ***Stakeholders:*** We also wanted to examine the empowerment process through the perspectives of the women themselves, the MS functionaries, the institutions that were interacting with the programme and the larger policy framework that defined the way in which the MS programme was conceptualised and administered.

While all of the elements of the framework were not used in the final analysis (such as the multiple perspectives of the stakeholders, although we were able to capture a few), the framework still proved to be useful to examine the existing MS policy framework (regarding economic empowerment) to the larger policy framework (the ubiquitous nature of SHGs in the villages), in addition to the ground realities that MS faced (the lack of trust that women felt towards outside agencies wanting to form groups). So, instead of a unidimensional understanding of how the MS programme works under duress, we were able to capture and study the complex relationships that govern the implementation process of empowerment programmes.

Research Methodology

The baseline survey

The quantitative methodology in Karnataka was primarily based on an RCT designed to assess the effect of the MS programme on women's economic empowerment. The process of carrying out the research started with the baseline survey in the areas that MS had not entered in Haveri in 2015. These areas include four blocks namely: Byadghi, Hirekerur, Shiggoan and Hangal.

RCT design

The research methodology for the quantitative survey employed a cluster randomised controlled experiment in which the MS programme would be administered only in certain clusters (made of ten villages) with the cooperation and consent of the MS programme. The primary idea was to randomly assign clusters to the MS programme, so that these clusters would act as the intervention areas and ensure that a similar number of clusters be identified where the MS programme would not enter (during the study period only) which would then act as the non-intervention areas. We defined 'intervention' as the assignment of a *sahayogini*[13] to a village for *sangha* formation in addition to all the subsequent interventions, including training programmes and activities that are part of the MS programme. We intended to employ a difference-in-difference comparison to measure the change over time between households in intervention and non-intervention[14] clusters.

Sampling and assignment

The sampling design was formulated in consultation with officials in the MSK. The steps followed in the sampling process were the following:

Sample calculation

The sample calculation was based on the assumption of type-one error of five percent, type-two error of 80 percent, conservative intra-cluster correlation of 0.10 to be able to detect a minimum of fifteen percentage change due to the MS programme[15]. Our power calculations suggested that about 1500 treatment households and 1500 control households located in 150 treatment villages (or 15 treatment clusters) and 150 control villages (or 15 control villages) respectively would be adequate. In Haveri district, Karnataka, we divided the four blocks (sub-district level) into clusters of ten villages each. From this set of clusters, we randomly assigned 15 clusters to receive the MS programme (now) and 15 clusters to not receive the MS programme (now). Thus, a total of 300 villages form the sample area constituting 150 treatment villages and 150 control villages.

From each village, 13 households were surveyed which includes the desired sample of 10 households per village and an additional 3 households per village to account for any attrition or non-availability of the respondents due to migration or any other reasons, for midline and endline surveys. In total, about 3900 households (1950 treatment households and 1950 control households) were surveyed from all 30 clusters. Sample households were randomly drawn from a listing exercise, during which a household census of each study village to collect information about address, household members, caste and other demographic indicators were collected. From this list of households, we randomly selected 13 households for the survey process.

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[13]*Sahayoginis* are MS fieldworkers whose role is to establish and facilitate *sanghas* in each village. A *sahayogini* is responsible for all the *sanghas* located in the cluster. A cluster usually consists of 10 villages.

[14] While it is common parlance to use the terms treatment and control in referring to RCT, for the purposes of our study, we will be using the term intervention to refer to treatment and non-intervention to refer to control.

[15] The clustering involves a grouping of ten villages where 10 respondents are randomly selected per village. Therefore, each cluster would constitute of 10 villages and 100 respondents. The same was assumed for the sample calculation.

Identification of clusters

According to the sample requirement, we required a single cluster to constitute 10 villages. We modified this by creating clusters with 12 villages as our discussion with MSK officials indicated that the *sahayoginis* may face difficulty in the formation of *sanghas* or proper implementation of the programme (as there are always factors such as caste, religion and other variables which may hinder programme delivery). In such cases, the MSK officials would prefer to begin their work in additional two villages provided as buffer within the intervention unit. This measure was primarily taken to ensure that we did not hinder the MS roll-out process by any means. These clusters (now of 12 villages) were then randomly assigned to intervention and non-intervention areas.

Listing

The households in each of the villages were randomly drawn from a listing exercise done prior to the survey. The listing exercise was conducted to identify 20 households that might be approached regarding their availability and willingness to participate in the survey. The listing process systematically collected household information from each of the study villages, focusing on their address, number of household members, caste and other demographic details. First, the field team met with the village *panchayat* to obtain information on: (1) the number of households in the village (2) the number of hamlets in the village and (3) the number of households in each of the hamlets. After that, a systematic survey of the village was conducted wherein the field investigator beginning at the south west point in each hamlet would walk through the hamlet, in a systematic manner. The investigator, never crossing the road, would start identifying households by skipping an equal number between any two listed points or households. The gap between households was determined by the number of households in the village. For example, if a village had 240 households, they would list the 12th house, the 24th house and continue so on along the road, until they reached the 240th house.

A larger village would have a greater number of households and, therefore, there would be larger gaps between two households listed. It was important to specify the number of hamlets in each village to proportionately divide the total households between them. A chalk mark was put on the door of each of the houses listed. Most of the households identified did not object to being identified and expressed their willingness to participate in the survey. If they did object, the chalk mark was erased and a neighbouring house was chosen. The neighbouring house was also chosen if there was no one in the listed household. Once the list of 20 households was generated, information about the supervisor, address, contact, number of women in the household and basic information about the head of the household was noted in each household.

TABLE 4: DISTRIBUTION OF HOUSEHOLDS ACROSS THE FOUR BLOCKS

Taluks	Number of villages in taluks	Number of villages in sample	Number of households in taluks	Number of households in sample	Percentage of households in sample
Byadghi	64[a]	40[b]	29,566[a]	505[b]	13.08
Hangal	154[a]	99[b]	53,384[a]	1,281[b]	33.19
Hirekerur	126[a]	90[b]	50,043[a]	1,168[b]	30.26
Shiggaon	91[a]	70[b]	38,384[a]	906[b]	23.47
Total	435	299	1,71,377	3860	100.00

Source: a - Census 2011; b – Primary Survey.

From this list of households in each of the villages, 13 households were selected for the survey, which included the desired sample of 10 households per village and an additional three households per village to account for any attrition or non-availability of the respondents (due to migration or any other reason) for the subsequent mid-line or end-line surveys. In total, 3,893 households across 299 villages were selected for the survey. In the final analysis, three households were dropped due to the inadequate information available in the questionnaire. Additionally, 30 women were dropped from the survey because the respondents were identified to be outside the age criterion (14 to 59) for the survey, meaning they were either too young or too old. During the survey, a

village was also dropped because of an ethical issue that was raised in the field. So, for the final analysis, we have interviews with 3,860 women in 299 villages.

Ethnography

The main component of the qualitative approach consisted of an in-depth embedded ethnography which comprised a diverse set of qualitative methods such as participation observation, unstructured interviews and focus group discussions. The central focus of the ethnography was on the women, either as individuals or located within the *sangha*. The ethnography was designed to document and understand the changes in patterns of interaction among women, their families, their social and community groups and networks and social institutions such as the *panchayat* and the school. Essentially, the ethnography tried to descriptively capture the changes in social and economic behaviour that occurred at the household and *sangha* levels influenced by the MS programme. Information was also sought from MS functionaries working with these communities. Because the ethnography was framed to document MS processes, levels of internalisation and articulation of the MS philosophy into action by these functionaries was also of primary importance.

Primary sources of information

When originally designed, the primary purpose of the ethnography was to study how a section of women from heterogeneous background[16] interact with their families, their social and community groups and networks and various social institutions such as the *panchayat* and school, to create empowerment opportunities for themselves and their families. The emphasis laid on the ethnography was to understand patterns of interaction, document changes in social and economic behaviour that occur at the village and the household levels and piece together the factors that cause these changes. This was primarily done through three qualitative methods, used depending on the context in the field: participation observation and informal interviews with MS functionaries and individual *sangha* members. When *sanghas* became slightly more mature, then a few focus group discussions and individual interviews were attempted to understand the methodology from the points of view of the women in the *sangha*.

As mentioned earlier, the focus of the study was primarily women, either as individuals or located within their social groups. The primary kinds of information collected from women (either located within the *sangha* or within the MS administrative structure, including the *sahayogini*) was related to changes in social relationships and identity, institutional and political dynamics, and the (non)impact of MS on the ways that they saw themselves, their families, and their communities. Most of the information collected through participation observation. We also focused our attention on the various enabling and disabling factors, especially infrastructure, caste, community and family structures that influenced the formation and sustenance of the *sanghas*. The socio-cultural contexts in which these women were located were of equal importance when it came to our analysis of the data derived from these methods.

Process of data collection

Our entry into the ethnographic field was facilitated and undertaken by a research assistant who was located in the district of Haveri and accompanied the *sahayogini* or the Junior Resource Person (JRP) to the field five days of the week. Her daily observations, questions, and discussions with the *sangha* women and with the MS personnel on the ground as well as in the field office, documented in the form of field notes, form the bulk of our ethnographic material. This ethnographic material is augmented by observations made by three of the Bangalore team members who also visited the field approximately every two months for two to three days. Due to the fact that the programme didn't really have the resources to scale for the *sangha* to mature, the bulk of the ethnographic material is restricted to the process by which MS was able to form *sanghas*. The expected maturation that would take place over the course of three years never took place as resources and time in the field were limited. Despite this obvious gap, through the process of accompanying the MS personnel on their daily visits to the field, we were able to gain rich insights into the process of *sangha* formation, the problems and resistances associated with it, the initial discussions and the week-to-week or month-to-month

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[16] The heterogeneity was assessed in terms of the social capital of the women as well as the intersectionalities of the social categories to which they belonged.

conversations about various activities in the *sangha*. These conversations and discussions form the basis of our analysis examining the dynamics and institutionalisation of the empowerment process, especially at a time of crisis.

Given that *sangha* formation had been stalled for more than a year and then revived in the last six months of the project, our present structure of analysis only concentrates on the interactions between the *sangha* women and the MS personnel at various points in time. Based on four characteristics - (1) entry into the field (2) nature of conversations between MS and women who agree to form the *sangha* (3) nature of discussions within the *sangha* in the early stages and (4) role played by other actors in the *sangha* that have enabled or inhibited the functioning of the *sangha* - we are able to describe some patterns that help us gain insight into MS methods in creating empowerment outcomes.

The plan for the ethnography was to develop close relationships with the *sangha* women as the *sanghas* became stronger. Unfortunately, this process did not really pan out over the course of three years. We then decided to focus on a few villages where the *sanghas* were stronger and engaged with them for a short period of time to explore the internal dialogues of the *sangha* in relation to the MS programme. We also attempted to identify a few women who were key in forming *sanghas* to create modified case studies which might illustrate the facilitating factors necessary to form strong *sanghas*. However, the various restrictions in the field did not allow us to fully capture this process. Despite all of these constraints, we were able to get a clear understanding of the contexts in which empowerment programmes are administered and the potential for large-scale impact of the MS programme.

Process of data analysis

The process with data analysis began with the translation of the copious notes that the field ethnographer took down at the end of every day. These Kannada-to-English translated notes were systematically coded into themes, using qualitative data analysis software, based on the analytical framework of the study. After closely studying the emergent as well as the analytical themes, using the research questions as the guiding frame, the resultant analysis was able to offer us insights into the process of *sangha* formation, the problems and resistances associated with it and the dynamics and institutionalisation of the empowerment process. Since MS was not working explicitly on women's economic empowerment, we turned our analytical lens on surrounding ancillary factors located within the *sangha* or changes within the MS administrative structures to understand the process of empowerment. Even though we could not ascertain the *specific* impact of MS on economic outcomes of women in deprived conditions, we tried to examine the particular mechanisms and processes of the MS programme that helped in creating changes in social relationships within the household, the village, and in institutional and political structures. For example, examining the ways in which women were negotiating the double burden of carework, paid work *as well as* the time to participate in MS meetings became extremely important to understand the initial barriers that women have to face when they participate in any empowerment programme.

Additionally, because we arrived at a particular moment of disruption in the programme, we were privy to the internal processes that were breaking down as well as able to understand very closely the structural impediments existing in the larger social contexts in which the programme unfolded. The analytical focus of the ethnography, therefore, naturally expanded to include other elements not included during the conceptualisation of the project, such as the importance of the SHGs in the villages. By closely examining conversations between the women, especially between the MS administrative structure and the *sangha* women, we were able to get a glimpse into the complexity of social relationships that influence and are influenced by the empowerment agenda of the MS programme.

Chapter 4: The socio-economic contexts of Haveri

Formerly known as the state of Mysore, the state of Karnataka is located in the southern part of India and has the states of Tamil Nadu, Maharashtra, Andhra Pradesh and Kerala as its neighbours. It is India's eighth largest state in terms of geographical area (191791 sq.kms) and is home to 6.11 crore people (2011 Census) accounting for 5.05% of India's population. Karnataka is, in many ways, the archetypal Indian state. In natural regions, languages, faiths and culture, it exhibits almost as much variety as the subcontinent itself. In developmental attainments too, the state is at the median level in major sectors, reflecting generally where the country as a whole stands (Karnataka Human Development Report, 1999). Regional developmental disparities, between the southern and northern districts of the state have remained a major concern of the state for quite some time (ibid.).

The district of Haveri, the study site for our survey, is a relatively newly formed district and was carved out of the larger district of Dharwad in 1997. Haveri, historically, belonged to the Bombay Presidency before independence and then became a part of the newly formed linguistic state of Karnataka in 1956. It contains seven taluks: Haveri, Byadghi, Hangal, Hirekerur, Shiggaon, Savanur, and Ranebennur. In terms of terrain, most of the *talukas* belong to the northern transition agro-climatic zone (six out of seven). This usually indicates that the areas receive rainfall in the ranges of 600mm to 1200mm and the soils of these areas are typically black clay soil or red sandy barns (GoK, undated). The important crops that can be grown in these kinds of environments are *jowar*, pulses, groundnut, paddy, small millets, sugarcane, cotton and wheat.

The district has a population of 15,97,688 inhabitants and accounts for 2.62% of the population of the state of Karnataka (Census, 2011). As seen in Table 5, it has a slightly higher sex ratio (950 women per 1000 men) than the state ratio (943 women per 1000 men) and the national ratio (940 women per 1000 men). The district is relatively densely populated with 331 persons per square km when compared to the state, which is populated with 311 persons per square km (Census, 2011). In terms of religion, a majority of the population self-identify as Hindu (80.23%), slightly lower than Karnataka (84.00%) as a whole. With respect to the caste distribution, 13.80% of the population in Haveri identify themselves as Scheduled Caste (SC) and 8.80% as Scheduled Tribe (ST), as compared to 17.10% (SC) and 7.00% (ST) in Karnataka as a whole. The age of marriage is 20.6 years in Karnataka and 20.4 years in Haveri district. In our sample, the average age of marriage is about 18.10 years, where it is about 18.06 and 18.15 years in intervention and non-intervention areas. The literacy rates for the district are slightly higher than the state and the national rates, standing at 77.31% as compared to 75.36% (state) and 63.82% (national). The female literacy levels of 70.46 in the district is higher than those at the 68.08 % (state) and 53.70% (national).

The majority of the population is rural (77.77%) and a majority of the labour force is engaged in agricultural sector (70.4%). Cultivators (defined as individuals who are primarily cultivating their own land), account for 27.8% of the recorded labour force, while labourers (primarily landless) account for 42.6% of the labour force. If we break this down by gender, we find that 16.15% of the total cultivators are women, and 63.14% of the labourers are women (Census, 2011). In terms of gender inequality[17], the Human Development Report (2014) ranks Haveri as 11th among the 30 districts in Karnataka. Haveri district is observed to be ranked similarly in terms of the empowerment, reproductive health and labour market indices. When we examine the GII in specific taluks, we find that Byadghi and Shiggoan taluks are located in regions of lower gender inequality, whereas Hangal and Hirekerur are located in regions of high gender inequality(Government of Karnataka, 2014).

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[17]The Gender Inequality Index, for example, is made up of indices on reproductive health, empowerment and labour market indices. The reproductive health index consists of maternal mortality rate (MMR), infant death (ID) and ante natal emergencies (ANE). The Empowerment Index consists of the shares of female elected representatives, medical elected representatives, female children in the age group, and male children in the age group, female literacy and male literacy. The Labour Market Index consists of the shares of female work participation, male work participation, female workers, male workers, the female agricultural wage rate and the male agricultural wage rate.

TABLE 5: STATE, DISTRICT AND SAMPLE CHARACTERISTICS

Selected variables	Karnataka	Haveri	Sample
Actual population	61,095.30[a]	1,597.66[a]	3,860[b]
Population density-Km^2)	319[a]	331[a]	
Rural population	61.33%[a]	77.75%[a]	
Urban population	38.67%[a]	22.25%[a]	
Sex ratio	973[a]	950[a]	953[b]
Child sex ratio (0-6 age)	948[a]	946[a]	933.26[b]
Literacy	75.36%[a]	77.40%[a]	
Male literacy	82.47%[a]	84.00%[a]	
Female literacy	68.08%[a]	70.46%[a]	74.3[b]
Religion			
Hindu	84.00%[a]	80.23%[a]	56.71%[b]
Islam	12.92%[a]	18.65%[a]	7.77%[b]
Christianity	1.87%[a]	0.15%[a]	0.18%[b]
Jainism	0.72%[a]	0.62%[a]	0.78%[b]
Buddhist	0.16%[a]	0.03%[a]	
Sikhism	0.05%[a]	0.03%[a]	0.05%[b]
Other religion	0.02%[a]	0.04%[a]	
Caste			
SC	17.10%[a]	13.80%[a]	19.92%[b]
ST	7.00%[a]	8.80%[a]	13.37%[b]
Agricultural labourers	25.70%[a]	42.60%[a]	17.45%[b]
Cultivators	-	27.80%[a]	-
GII (rank of district)		11[c]	
Age at marriage (yrs)	20.6[a]	20.4[a]	18.10[b]

Source:

a- Census 2011

b- Primary Survey

c- HDR report, GoK, 2014

Description of the study sites

The baseline survey covered 300 villages only in four blocks – Byadghi, Shiggaon, Hangal, and Hirekerur – and a socio-geographical context for each of the *talukas* is important to situate the descriptive analysis. A brief description of each of these *talukas* is provided below[18].

Byadghi

Byadghi *taluk* is located in the south-western part of Haveri. The major land use in this *taluk*, as with all the other *talukas*, is agriculture. The red loamy soil in this *taluk* is suitable for growing a variety of crops. *Jowar*, maize, cotton and *chilli* are some of the prominent crops grown in this area. The *chillies* grown in Byadghi are particularly famous, and one of the biggest *chilli* markets in southern India is located in Byadghi. In addition, the soils, climate and geography of this region are also suitable for growing vegetables such as peas and pulses such as Bengal gram and green gram (Kummur, 2013).

Among the four *talukas*, Byadghi is the smallest in terms of geographical area and has the lowest population (Census 2011). The total number of villages surveyed in this district was 40 and within these 40 villages, we surveyed 522 households, accounting for 13.41% of our total sample of households. Among the four *talukas*, in

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[18]These descriptions are informed by the team's observations in the field while accompanying the survey team and are only indicative (and not representative) of the *talukas* being described.

this one the largest percentages of women are Hindu (82.47%) and self-identify as belonging to the General (45.82%) caste category. Also, about 41.01% of the women report being employed. When we examine the occupational profile of the women, they appear to be primarily employed as agricultural labourers (13.94%) and are currently married (66.73%).

When we visited Byadghi, we found that depending on the location of the village, there is variable access to transportation systems. For example, some of the villages are close to the highway and there are several buses that connect the villages to the main town of Haveri. For most of the village, the shared auto (where an auto is able to carry about 10 to 12 people) appears to be a popular mode of transportation from the bus stops to the interior villages. The villages have diverse housing. While most of the houses have stable (*pucca*) walls, the roofs tend to range from cement, clay tiles, to asbestos sheet. The style of the house always varied depending on the socio-economic status of the families. A few of them have a very traditional style, with two rooms in the back, a small sitting area (or covered portico) in the front. A few others have a city-style house with a walled fence and a gate. Most houses often have thatched attachments for livestock or cooking.

Most of the villages that we visited were distributed along caste lines, with hamlets of certain castes in one area of the village and other castes at some distance. The size of the house was also indicative of the caste of the owner. For example, in the main villages, the houses ranged from two-room houses to eight-room houses, but in the lower caste hamlets, there was a lot more homogeneity with the norm being a two-room traditional house.

Water supply varied in most of the villages that we visited. For example, in some villages, public taps were available at the end of every street, while in others, there were water tanks that stored and supplied government-supplied water. Water appeared to be available only at certain times of the day, as we would often see drums and pots of water on the thresholds of many houses. Apart from water, some portion of the houses was also used to store firewood. Most of it appeared to be dry brush from surrounding areas as well as small branches from village trees. Most of the villages we visited had a few forested areas around, so firewood appeared to be accessible. It comes as no surprise that the primary cooking fuel for the area is firewood (85.74%).

Hangal

Hangal *taluk* is only one in Haveri district located in the hilly agro-climatic zone (GoK, undated). While Hirekerur has the largest geographical area, Hangal has the largest population of all the *talukas* in Haveri district. The primary crops in the region appear to be *ragi* and cotton (Parthasarthy, 2002). The largest percentage of households (33.11%) in the total sample was surveyed in Hangal: 1289 households across 99 villages. Women appear to be primarily in agricultural labour (23.70%) and the largest reported religion is Hindu (56.87%). A large percentage here reported that they do not know their caste (45.66%).

From our limited observations in our travel to villages in Hangal, the headquarter town appears to be fairly old, with significantly older structures than the other towns in Haveri. The villages also appear to be semi-urban in certain areas where a number of commercial activities and modern shops can be seen – agricultural supplies, tailors, barber shops, repair shops etc. Banks were also present in some of the bigger villagers. While there are a few traditional houses, most are modern with *pucca* materials for roof, walls, and floor. The presence of Lingayats, obvious from the symbols they use, appear to be quite visible in these areas, perhaps reflected in their response of not knowing their religion (31.44%). Many of the roads are also cemented or tarred, and a larger variety of vehicles seem to ply to villages in Hangal such as state buses, shared autos, passenger trucks, cars, and motorbikes. While there were clear signs of agricultural activity in the villages, the livestock shelters didn't appear to be adjoined to the houses and are likely to be concentrated along the farms.

Hirekerur

Hirekerur *taluk* is the largest among the four taluks chosen and the biggest in terms of geographical area in the state of Karnataka. The name Hirekerur means "the village with the big pond". This *taluk* belongs to the northern transition zone. Deep black soils dominate the eastern parts of the *taluk* and cotton, paddy, *ragi*, *bajra*,

red gram and linseed are some of the crops grown in this area (Parthasarthy, 2002).Approximately, 30% of our total sample is from Hirekerur, where we surveyed 1171 households in 90 villages. Our analysis reveals that a large percentage of women in this *taluk* have not identified any particular religion or caste to which they belong (40.71% and 44.77%, respectively), marking their answers as 'I don't know'. It is posited that this might be because of the dominance of the Lingayats in this region. The Lingayats emerged as a religious group that rejected the Brahminical and oppressive aspects of Hinduism and has (in the recent past) demanded a separate religious status that distinguishes them from Hinduism (*Poovanna*, Sept 29 2017). It is likely that many of the respondents who have marked 'I don't know' are, in fact, Lingayat with respect to their religious affiliation. As with the other districts, about a quarter of the women appear to be working in agriculture (24.81%).

In most of our visits, we found that access to Hirekerur was the most difficult as the bus frequency was very low and very few passenger trucks and autos travel in this direction. The accessibility to the region seems to have improved in the last six months as a new bus depot has been instituted in Haveri and there has been an addition of buses specifically to Hirekerur. The *taluk*, however, is still quite far away from the main town of Haveri.

In most of the villages we visited, we found a large number of houses had mud walls and the roof was either made of asbestos sheet or clay tiles. The flooring appeared to be either stone tiles or smoothened mud. While there were a few houses in the villages that had pucca roofs and walls, the majority appeared to be made of mud. Most of the doors in these houses were brightly coloured, and made of wood, with traditional ornate designs. The houses were mostly in the traditional style of two rooms with a covered portico in the front. Housing for animals – cows, buffaloes and goats – was attached to the main house or were in close proximity. Cooking is done either within the home with chimney access to the roof of the house or outside in the courtyard.

Water was supplied through public taps at different intervals on the road and women line up their pots alongside the taps to collect the water when it was supplied. We didn't see a lot of water storage facilities in the households, so it is possible that the water was supplied regularly. The villages in Hirekerur were also dotted with small ponds where we noticed animals such as bullocks and cows being taken out to bathe. Open spaces in the villages that we visited were filled with brushwood, potentially to be used for firewood. We also noticed men and women carrying huge stacks of brushwood from the nearby areas. As with Shiggoan, some of the areas in Hirekerur are hilly, so the landscape is dotted with windmills, although the rest of the area appears to be flat.

Shiggaon

Shiggaon *taluk* is located in the northern part of Haveri. This *taluk* is closer to the state of Maharashtra as compared to the others. Shiggaon has a major bus depot that connects state buses to Dharwad (the closest city) and to other towns and cities in Maharashtra. The connectivity situation to the villages in Shiggaon is varied. While some are easily accessible through shared autos and passenger trucks, others do not have any access, so an infrequent shared auto or walking are the only options. The topography of the region is such that the eastern parts of the region have deep black soil while the remaining has red loamy soil. Cotton is grown extensively in this *taluk*(Parthasarthy, 2002). The primary occupation appears to be agricultural labour (28.87%).

We surveyed approximately 911 households across 70 villages in Shiggaon and it makes up about 23% of our overall sample. Most of the women surveyed appear to be Hindu (47.62%), and identify themselves as being part of the General category (17.79%). Women report being educated up to the primary level (31.71%). As with Byadghi, the houses in the area are varied, with a few having brick walls and roofs made of tile while others have mud walls and thatched roofs. There are also houses whose walls were made with slivers of stone packed very closely together with mud. While there were some animal shelters attached to the houses, most were tethered without shelter. Most of the houses had a front yard and a backyard, even if it was small. Shaded porticos meant that the houses were much cooler in the interior rooms. In almost all the villages that we visited, the houses were built close to each other and when there were spaces between the houses, they appeared to be used for specific purposes, such as storage of firewood, animal shelter etc.

Water was available in every household via a tap outside the house in the villages we visited. However, the water was available only once in two days. As in Byadghi, we saw a large number of vessels in the household that were primarily used to store water, but when we asked a few of the respondents, they mentioned that the water that was supplied to them was sufficient. Some parts of the Shiggoan are hilly (and presumably windy) and the area around some of the villages and the roads leading to the villages are dotted with giant white and orange windmills but other areas tend to be flat with most of the land being cultivated.

Profiles of the women in Haveri

Demographic characteristics

In order to understand the characteristics of the sample, we first examine the basic demographic information about the block-wise distribution of sample. In our sample in Haveri, the distribution of people in the sample with respect to intervention and non-intervention is roughly half, with 1,926 (49.90%) in the non-intervention (NI) group, and 1,934 (50.10%) in the intervention (I) group. With respect to area-specific distribution of sample, the sample is spread over four blocks: Byadghi (13.08%), Hangal (33.19%), Hirekerur (30.26%), and Shiggaon (23.47%).

Ages of the respondents

The average age of the respondent in both groups is roughly the same, with the average age in the intervention group being 34.92 and in the non-intervention group being 34.98. The p-value (0.87) associated with the t-test comparing the two average ages indicates that the difference in mean ages among the intervention and non-intervention groups is statistically insignificant.

FIGURE 5: AGE DISTRIBUTION AMONG PRIMARY RESPONDENTS

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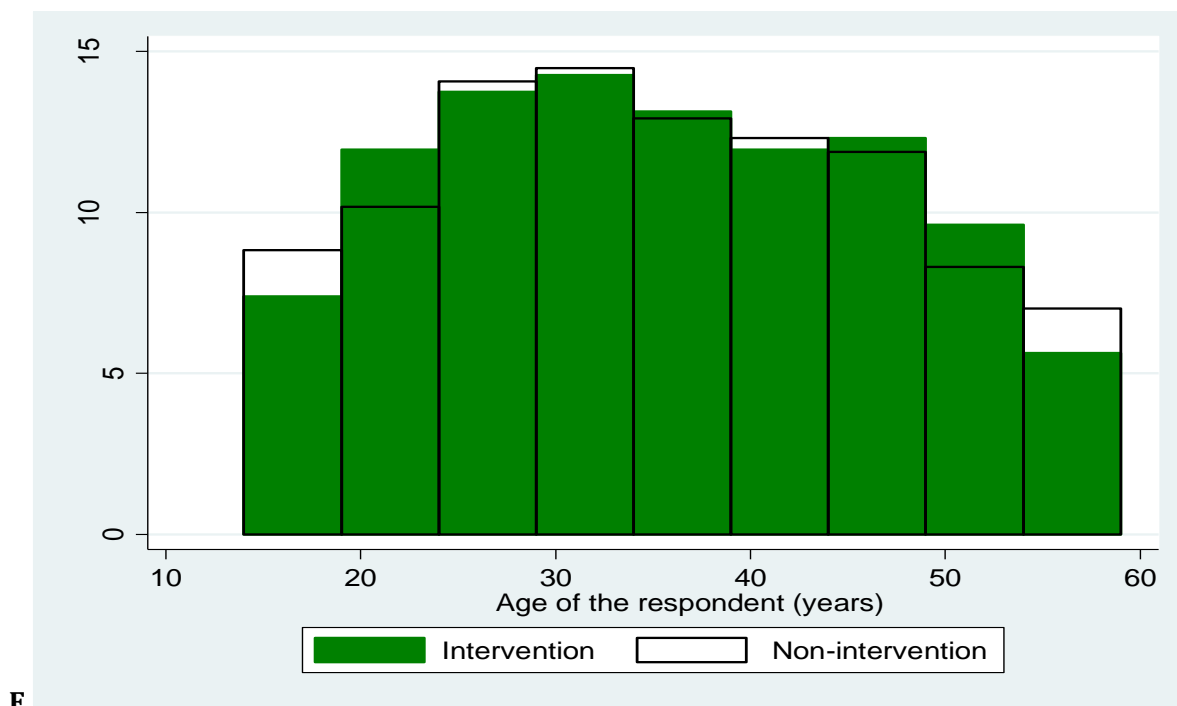
Educational statuses of the respondents

With respect to the education, about 25% of the women in both intervention (25.08%) and non-intervention areas (25.86%) have received no education, while 26% appear to have received some education till standard V for both intervention (26.06%)and non-intervention areas (26.90%). There are small differences in the intervention and non-intervention areas with respect to the percentage of women who have studied from classes IX to XII (intervention=27.35% and non-intervention=25.03%) but the educational profile for both intervention and non-intervention groups appears to be primarily even (see Table 6). A minor percentage of the women appear to have completed an undergraduate college degree (intervention = 2.33% and non-intervention = 2.02%). In sum, the distribution of education levels among the women respondents in the

intervention and non-intervention groups is even and not statistically different interpreted from the probability value of 0.52.

TABLE 6: EDUCATIONAL STATUSES OF THE RESPONDENTS

Level of education	Non-intervention	Intervention	Total
No education	25.86	25.08	25.47
Some schooling up to class V	26.90	26.06	26.48
Between classes VI - VIII	18.38	16.96	17.67
Between classes IX- XII	25.03	27.35	26.19
Diploma/Vocational training	0.99	1.50	1.24
UG college/UG degree	2.02	2.33	2.18
PG college/PG degree or above	0.36	0.36	0.36
Others	0.47	0.37	0.41
N =3860			

Note: Pearson chi-square (8) = 7.18; p-value = 0.52;
Source: Primary Survey Data

Marital statuses of the respondents

With respect to marital status, 71% of the women are currently married (intervention = 71.35% and non-intervention = 71.34%) and about 13% of the women have never married (intervention = 12.25% and non-intervention = 14.33%). A slightly higher group of women who are married but have not consummated the marriage are in the intervention group (9.10%), as compared to the non-intervention group (6.80%).

Employment statuses of the respondents

About one-third of the population have reported being having being employed (intervention = 35.01% and non-intervention=35.10%)[19] in paid work. When we asked women in the intervention areas whether they were paid in cash or kind for their work, about 40.12% (NI=40.13%) reported being paid in cash and 42.86 % (NI=57.14%) reported being paid in kind. The null hypothesis of distributions being similar across intervention and non-intervention groups cannot be rejected (chi-square = 3.56; p-value =0.31).

Caste statuses of the respondents

Just under half of the population in the sample belongs to the General category (45.05%) with 45.86% of the women in the intervention areas and 44.24% of the women in the non-intervention areas (see Table 7) classified under this category. With respect to the other caste categories, we find that 13.45% (I = 12.00%; NI = 14.90%) of the women were Other Backward Caste (OBC), 19.92% (I = 20.00%; NI = 19.54%) of the women were Scheduled Caste (SC), 13.37% (I = 15.20%; NI = 11.53%) of the women were Scheduled Tribe (ST). 7.64% (I = 8.57%; NI = 6.72%) of the women identified themselves as a non-Hindu minority (NHM). These observed differences in caste, especially of OBC and ST, may have resulted in statistical difference at the one percent level between caste and intervention/non-intervention groups.

TABLE 7: CASTES OF THE RESPONDENTS

Caste	Non-intervention	Intervention	Total
General	44.24	45.86	45.05
OBC	14.90	12.00	13.45
SC	20.30	19.54	19.92
ST	11.53	15.20	13.37
Non Hindu minority	8.57	6.72	7.64
N =3860			

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[19] Details regarding employment are further elaborated upon in the section on employment.

Religions of the respondents

When we examine the reported religion, we find that over half of the women report as Hindu, with some differences between the intervention (62.31%) and non-intervention (51.09%) groups. The other religious categories appear to be evenly matched with about 7.65 % of women reporting that they are Muslim in intervention areas and 7.89% in the non-intervention areas (see Table 8). However, there have been a few issues with the data, especially with respect to a high percentage of women reporting not knowing their religion (intervention = 28.59% and non-intervention = 38.47%), but we posit that it might be due to the high prevalence of Lingayat communities in our sample district who do not identify as Hindu and who are currently protesting for a separate religious identity.

TABLE 8:RELIGIONS OF THE RESPONDENTS

Religion	Non-intervention	Intervention	Total
Hindu	51.09	62.31	56.71
Muslim	7.89	7.65	7.77
Jain	1.30	0.26	0.78
Sikh	0.05	0.05	0.05
Christian	0.16	0.21	0.18
Do not know	38.47	28.59	33.52
Other specify	0.99	0.67	0.83
N=3860			

Note: Chi-square (8) = 67.26; p-value= 0.00
Source: Primary Survey Data

Housing characteristics

While the basic demographic characteristics provide us a brief profile of the women in our sample, we also need to examine the basic household facilities that women have in the sample for two reasons. One, we use the presence or absence of basic household facilities as a measure of understanding a woman's access to various services such as water, electricity and sanitation and. second, as a means of assessing the socio-economic indicators of the household in which she is living in.

Types of housing

Most of the sample households live in semi-*pucca* (82.33%) houses, with about 13.13% being *pucca* and 4.53% being *kaccha*[20]. With respect to intervention and non-intervention areas, we find that about 80.61% of the houses are semi-*pucca* as compared to houses in the non-intervention areas (84.06), 14.74% of the houses in the intervention areas are *pucca* (as compared with 11.53% in the non-intervention areas), and about 4.65% of the houses are *kaccha* in the intervention areas and 4.41% in the non-intervention areas. The distribution of houses varies between intervention and non-intervention areas (Chi-square =9.09; p-value=0.01).

When we look at the block-wise distribution of the type of housing, we do not find a lot of variation, although there appear to be some differences. When we examine *pucca* houses, we find that the 23.04% (NI= 17.89%) of the houses are *pucca* in Byadghi, which is a slightly higher percentage as compared with the other blocks of Hangal (I = 12.85% and NI = 10.55%), Hirekerur (I = 11.41% and NI = 11.83%) and Shiggaon (I = 14.14% and NI = 10.83%) in intervention and non-intervention areas respectively. These are consistent with our field-level observations; Byadghi, in general, appears to be economically better-off.

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[20]The definitions of the *pucca*, semi-*pucca* and *kaccha* are as follows. *Pucca* house: built with cement, brick, concrete (roof). Semi-*pucca* house: built with soil, brick, without concrete roof but solid materials. *Kaccha* house: built with soil, wood and roof built with local materials like coconut or palm leaves.

The average number of rooms in the households is 3.28, with very slight variation between intervention (3.33) and non-intervention areas (3.23). There are slight variations when we examine the block-wise distribution of the average number of rooms but it appears, overall, that in both intervention and non-intervention areas in all of the blocks, an average household has three rooms to a house. The difference in average rooms in the intervention areas is significantly different from those in intervention areas at the five percent level.

Sources of water
Over half of the respondents lived in houses where the main source of water were the public taps (intervention=60.75% and non-intervention = 59.09%). About one-third of the respondents, however, did have access to their own water that was located in their household (intervention = 35.94% and non-intervention = 35.31%). The distribution of the sources of water across the intervention and non-intervention areas is different (Chi-square=15.03; p-value=0.00).

Types of toilet
In our sample, about 39.04% of the households in the intervention areas and about 42.32% of the households in the non-intervention areas do not have access to built toilets. About 41.88% and 46.47 % in the intervention and non-intervention group have access to some toilet whereas about 15.87 percent of households have access to private pit toilets which is higher by 4 percentage points relative to households in non-intervention groups.

TABLE 9: ACCESS TO TOILETS (IN PERCENTAGES)

Toilet Type	Non-intervention	Intervention	Total
Toilet	46.47	41.88	44.17
Private pit toilet	10.49	15.87	13.19
Public toilet	0.42	1.96	1.19
No toilet	42.32	39.04	40.67
Others	0.31	1.19	0.75
N =3860			

Note: Fisher's exact p-value = 0.00
Source: Primary Survey Data

Sources of lighting
Most of the households in the sample have electricity for lighting: in the intervention areas (96.95%) and non-intervention areas (96.42%). There is insufficient evidence to suggest that the distribution of lighting is different among intervention and non-intervention areas (chi-square=0.85; p-value=0.55, Phi =0.01).

Types of cooking fuel
Majority of the women - 85.83% in the intervention areas and 85.62% of the women in the non-intervention areas - report using firewood as the main cooking fuel. Only 12.93% (NI = 12.88%) of the women in the intervention areas have access to gas cylinders. The women who have access to gas cylinders are especially low in Shiggaon (I = 5.40%; NI = 8.32%) as compared with the other areas, which ranges from about 10 to 16% of the women in both intervention and non-intervention areas having access to gas cylinders (see Table 10). There is insufficient evidence to suggest that the distribution of fuel is different among intervention and non-intervention areas (chi-square= 0.50,P value=0.77).

Household profiles
To get a sense of the household in which the women reside, we also investigated the age and educational profile of the husbands, children, and income of the household, through a direct measurement of income as well as a composite asset index.

Husband profiles
The average age of the husband in the intervention areas was 44.89 years in the intervention areas, and 44.42 years in the non-intervention areas. The p-value for the t-test (0.25) indicates that the difference in the mean

average age between the intervention and non-intervention areas was not significant. When we examine the educational profile of the husbands, we find that the largest percentage of husbands of the respondents have had some schooling till 5th standard (I = 32.17%; NI = 32.47%). About a quarter of the men (I = 22.52% and NI = 24.27%) have not had any form of schooling belonging to primarily general, SC and ST backgrounds (See Table 10).With respect to occupational profile of the husbands, we find that most respondents' husbands are employed in agriculture either as agricultural labourers or work with their families (very likely) in their own family farms. Only a small percentage, about 7 percent, of respondents reported that their husbands were self-employed.

TABLE 10: EDUCATIONAL LEVELS OF THE HUSBANDS OF RESPONDENTS

Education level	Non-intervention	Intervention	Total
No education	24.27	22.52	23.38
Some schooling up to Class V	32.47	32.17	32.32
Classes VI - VIII	17.40	16.25	16.81
Classes IX - XII	20.80	21.62	21.22
Some diploma	1.40	1.75	1.58
Undergraduate college	2.60	3.69	3.15
Some post-graduate college	0.47	1.04	0.76
Total (N)	1500	1545	3045

Note: Pearson chi-square(10)= 18.33; p-value = 0.33
 Source: Primary survey data

TABLE 11: PRIMARY OCCUPATIONS OF THE HUSBANDS OF RESPONDENTS

Type of Work	Non-intervention	Intervention	Total
Family work	34.62	34.61	34.62
Agricultural and other wage work	39.11	39.16	39.13
Casual labour	6.92	8.31	7.63
Other	6.38	8.44	7.42
Self-employed	8.28	6.00	7.12
Uncompensated housework	3.33	2.31	2.81
Uncompensated work other than housework	0.81	0.86	0.84
Total (N)	1473	1517	2990

Note: Pearson chi-square(9) = 18.90; p-value = 0.00
 Source: Primary survey data

Profiles of the children
We also examined the average family size in which women were living and it appears that on an average, women are living in a family of five in both intervention and non-intervention areas (5.00 and 4.98 respectively). The average number of children that women tend to have is 2.17 in the intervention areas and 2.15 in the non-intervention areas. The p-value associated with the t-test that examines the difference in the mean number of children between intervention and non-intervention areas indicates that the differences are insignificant. It appears from these preliminary analyses that there are more male children in the households. In the intervention areas, 63.37% of the children are male and this is similar in the non-intervention areas as well (63.06%).While it cannot be stated definitively, this finding does suggest a presence of son preference as it doesn't fit the biological distribution of male and female populations. For children who have been married, the average age of marriage is 20.48 years in the intervention areas and 20.26 in the non-intervention areas. The t-test indicates that the difference in the average age between non-intervention and intervention areas is not significant (p value-0.22).

Income

The average income of the respondents per annum is calculated to be INR 19,806.08 in the non-intervention areas and INR 18,903.96 in the intervention areas[21]. On an average, the total household income per annum is INR 1, 01,725 in the intervention areas and INR1,23,724 in the non-intervention areas.

FIGURE 6: DISTRIBUTION OF INCOME OF RESPONDENTS
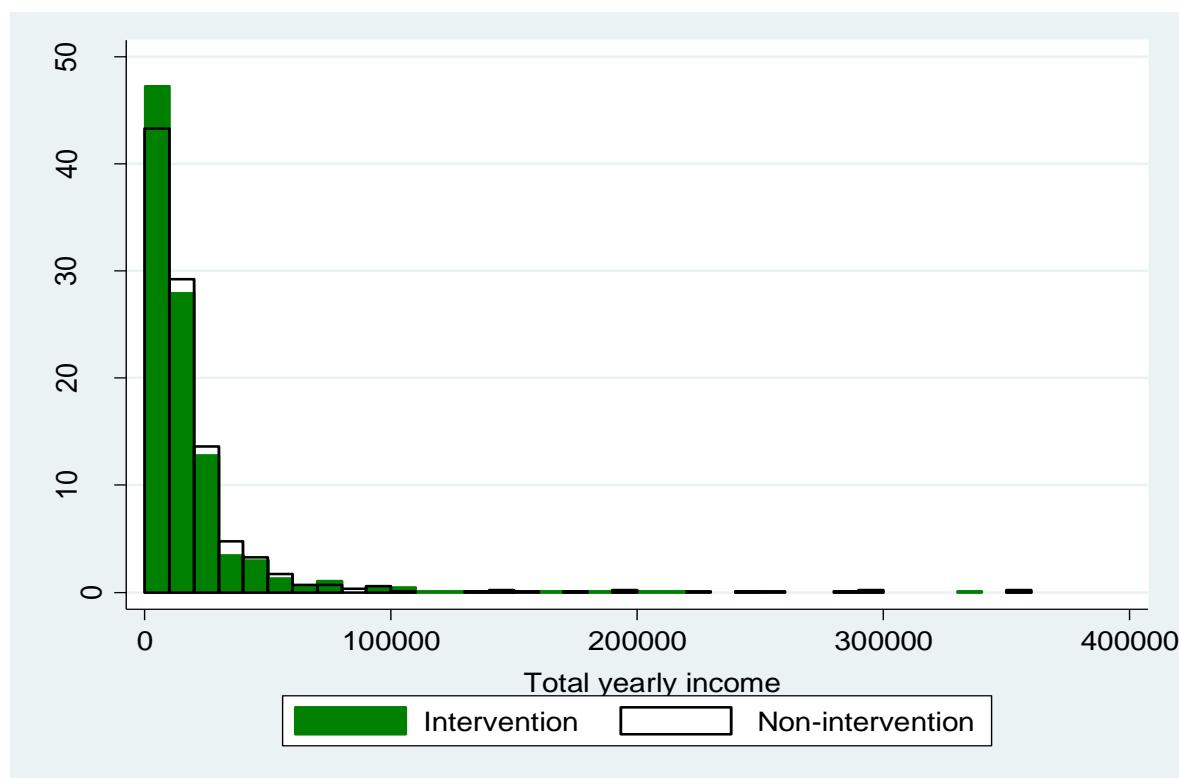
Asset Index

In order to understand the socio-economic condition of the women, we also created an asset-index. The asset index was created using Principal Component Analysis (PCA). This method is used to reduce the number of variables in a dataset by creating indices or dimensions that are not correlated with each other. Assets that are more unequally distributed are given more weightage by the PCA when compared to assets that are equally distributed across all households(Mackenzie 2003) in (Vyas and Kumaranayake2006).

PCA is based on variation between variables and, therefore, variables with low standard deviation are given less weightage(Vyas and Kumaranayake 2006). Essentially, the presence or absence of an asset is used to create the PCA. The respondents are then categorised into four classes based on the asset index. The variables considered in the sample are ownership or presence of the following assets: telephone, mobile telephone, motorbike, bicycle, bullock carts, livestock, car, tractors, rickshaws, stove, kerosene stove, cooker, iron, fan, radio, black and white television, colour television, DVD player, sewing machine, chair, table, bed, iron, a safe or an almirah, grain storage, fridge, gold jewellery, silver jewellery, other gold and other silver articles.

The first PCA accounted for 12.53 percent of the total variation. The possessions that are positively associated with the first component are iron (0.33), fan (0.33), table(0.30), colour TV (0.32), cooker (0.30) and bed (0.29). Households with a higher asset index in the sample area are more likely to own these particular assets. Common possessions across both intervention and non-intervention areas appear to be mobile phones owned by more than 95% of the population and colour TVs owned by more than 80%.

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[21]The average income for women is Rs. 45,506.44 per year in the intervention areas and Rs. 18,903.94 per year for the non-intervention areas without dropping the outliers. Although the difference in the mean income appears to be large, when we examined the p-value for the t-test for average income for the women, we found that it was not significant (0.27).

However only 30 % of the populations in both the intervention and non-intervention areas own irons and 50% own fans and therefore these goods are considered uncommon and increase the value of the asset index. More than 90% of the families own some amount of gold or silver and therefore this is not a commodity strongly correlated with the asset index. In sum, a significant percentage of households (about 90 percent) in both intervention and non-intervention areas is concentrated in second and third quartile asset classes with no significant difference being observed. This is indicative of the similar economic profile of the households in intervention and non-intervention areas.

FIGURE 7: ASSET INDEX DISTRIBUTION ACROSS HOUSEHOLDS

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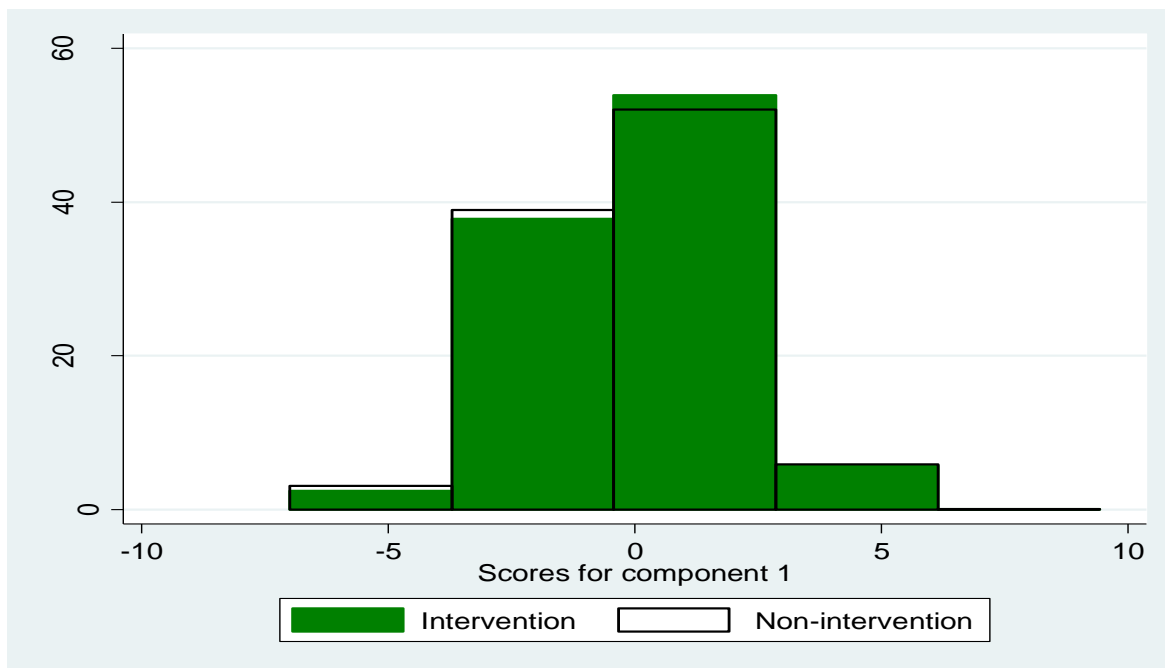
Labour force participation

As mentioned earlier, labour force participation is one of the major ways in which we are able to understand women's economic condition. Although not all women want to undertake paid work if it entails the kind of work burdens, harassment, and low wages that women often encounter (Kabeer, 2012), it is also evident that women in paid work tend to have slighter better cognitive, relational and behavioural outcomes as compared to women who are not economically active (Kabeer, 2012). In the Indian context, it is extremely important to examine women's participation in the labour force primarily because of the documented decline in women's work force participation. For example, Lahoti and Swaminathan (2014) have reported a 23% decline in women's labour force participation over the past 25 years and they find that this decline is partly fuelled by decreased participation in the agricultural work force.

Employment status

As mentioned earlier, about one-third of our sample has reported being having being employed currently in past seven days (intervention = 35.01% and non-intervention=35.10%). When we asked women who reported not working currently whether they had done any work in the past 12 months, an additional 5.08% of the women in the sample (intervention = 8.20% and non-intervention = 7.56%) reported having worked in the last 12 months.

Primary occupation[22]

Almost half of the women in the sample report doing uncompensated housework (40.23%), and 35% of the women report doing some form of agricultural and other wage-based labour. The other kind of occupations that we documented were casual labourers (2.77%), self-employed (2.54%), family work (5.10%) and

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[22]Primary occupation, as defined in the survey, is any form of paid or unpaid work on which respondent spends most of her time.

uncompensated work other than housework (4.77%). There were also women who were not seeking work (5.52%).

With respect to the distribution of the women within intervention and non-intervention areas, we find that there are not a lot of differences.

TABLE 12 : PRIMARY OCCUPATIONS OF THE RESPONDENTS

Item	Non-intervention	Intervention
Uncompensated housework	40.24	40.23
Agricultural and other wage labour	35.88	35.01
Uncompensated work (other than housework)	4.10	5.43
Not seeking work	6.28	4.76
Family work	5.76	4.45
Casual	2.13	3.41
Self-employed	2.54	2.53
Other	2.54	3.31
N=3853		

Note: Pearson chi-square = 23.69; p-value = 0.01
Source: Primary survey data

Seasonality

When we examine the seasonality of employment, we find that only a little over one-tenth of the women currently working are working throughout the year (I = 14.21%; NI = 12.78%), with almost a third of the women engaged in seasonal employment (I = 31.81%; NI = 34.37%). About 1.23% of the women in the intervention areas and 1.08% of the women in the non-intervention areas work intermittently. For women working throughout the year, the average number of hours per day is 6.79 in the intervention areas and 6.91 in the non-intervention areas. For those who are working seasonally, the average number of months that women work is about six months (NI=6.10 months and I=5.98). Also, women who work seasonally work for approximately 7.23 hours per day in the intervention areas and 7.48 hours per day in non-intervention areas.

Compensation for primary employment

We also asked respondents the frequency of compensation that they received to understand the stability and the nature of the job itself. Daily wage labourers, for example, are less likely to have stable long-term employment prospects as compared with monthly wage labourers. Another example is that women farmers are likely to earn once or twice a year during harvest time as compared with brick factory workers who might be paid weekly. The nature of the job, therefore, is tied to the manner and frequency of compensation.

We found that about 56.43% of the women in the intervention areas and 54.21% of the women in the non-intervention areas have weekly wages, as compared with 23.75% of the women in the intervention areas and 27.23% of the women in the non-intervention areas who have daily wages. Only a small percentage of the respondents earned wages on a monthly basis, which is about 5.88 and 6.19 percent in intervention and non-intervention areas respectively.

TABLE 13: SEASONALITY OF WAGES

Wage frequency	Non-intervention	Intervention	Total
Per week	54.21	56.43	48.02
Per day	27.23	23.75	37.28
Per month or quarterly	6.49	6.49	7.03
Yearly	7.30	6.98	7.14
Per piece/set of activity	1.86	2.20	5.10
N/A and others	2.56	4.18	3.51
Total (N)	808	817	1625

Note:
1. The denominator includes only those respondents who reported that they were employed in the last 12 months.
2. Pearson chi-square(8) = 4.60; p-value = 0.46

Source: Primary survey data

Types of employment

When we examine the type of employment, we find that in the intervention areas, about 20.39% (NI =29.17%) of the women are working for a family member, 72.85% (NI = 65.64%) of the women are working for someone else[23] and 5.04% (NI = 3.96%) of the women are self-employed. While Haveri, in general has access to loans and other credit facilities that allow for entrepreneurship opportunities (such as Stree Shakthi, the state-run women's empowerment programme (SSP)), self-employed women are unevenly distributed across the four geographical areas. In the intervention areas, for instance, 8.33% (NI = 7.69%) of the women in Byadghi, 3.82% (NI = 3.69%) of the women in Hangal, 1.08% (NI = 2.14%) of the women in Hirekerur and 7.53% (NI = 5.02%) of the women in Shiggaon report being self-employed.

Statuses of employment

As a way of understanding the positioning of the women in the work force participation, we also asked women whether their work involved managing or supervising others. We found that only 12.53% of the women in the intervention areas and 10.63% of the women in the non-intervention areas reported being in a supervisory or managing role. This is not surprising as the majority of the women appear to be either agricultural labourers or working for their families.

Use of government schemes for employment

In order to examine whether women were making use of government schemes that provide 100 days of guaranteed employment, we also asked women whether they had done any work (that they had reported in the survey) through the MNREGA scheme. Only 2.57% of the women in intervention areas and 1.32% of the women in non-intervention areas reported working through the MNREGA scheme.

Reasons for not working

When we asked women who reported that they were not working about the reasons for not working, women cited taking care of house work (I=80.11%; NI=77.09%), taking care of children or being pregnant (I=37.20%; NI=39.34%), helping in their family farms or businesses (I=23.77%; NI=26,53%) or their husbands not allowing them to work (I=21.90%; NI=19.06%) as some of the reasons for not working currently. The other reasons cited included 'not interested', 'being ill or disabled', 'attending school or college' or they felt that they didn't have skills or that they didn't any job opportunities in the area (See Table 14).

There appears to be an underlying socio-cultural context that explains the diversity that we found with respect to women not participating because their husbands didn't allow them. For example, in the non-intervention areas, we find that 18.57% (I = 14.91%) of the women in Shiggaon report not being able to work because their husbands didn't allow it as compared with 7.32% (I = 10.73%) of the women in Byadghi, 7.72% (I = 12.54%) of the women in Hangal and 8.91% (I = 12.38%) of the women in Hirekerur.

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[23]Someone else, in this context, has been broadly defined as all categories that are other than self/family. This can potentially include the government, private employers and other farmers not related to the woman.

TABLE 14: REASONS FOR NOT WORKING

Reason for not working	Non-intervention	Intervention	P-value
Housework	77.09	80.11	0.08
Children	62.77	60.63	0.30
Pregnant care	37.20	39.34	0.58
Family business	26.53	23.77	0.13
Husband won't allow	19.06	21.90	0.10
Illness	10.79	12.11	0.32
Education	12.77	10.23	0.06
No opportunity	9.44	7,54	0.11
Not interested	5.31	7.10	0.09
Family won't allow	4.59	4.67	0.93
Lack of skills	1.71	2.61	0.14
Retired	1.98	1.71	0.63

Source: Primary Survey Data

Savings

Literature on savings and women's empowerment suggests that the links between women's empowerment and savings are often tied to women's agency in using these savings (Kabeer, 1999). Women's savings enable more power within the household only if women are able to *use* the bargaining power of the financial resource. It is clear from the literature that savings alone cannot automatically lead to greater investment in education, housing or nutrition for children or families. However, it does provide women access to additional sources of income through which they can potentially shift power dynamics of the household and negotiate for more room in the decision-taking of the household. It is in this context that we are examining savings of women, fully aware that savings alone do not provide a direct link to understanding or assessing economic empowerment.

Saving behaviour

In our survey, 44.48% of the women reported savings in some form. In the intervention areas, 43.43% of the women have reported savings, as compared with 45.43% of the women in non-intervention areas. Of the women who save, more than half of the women save primarily in cash with about 64.88% in the intervention areas and 75.83% in the non-intervention areas saving primarily in cash. Only about 3.10% of the women in intervention areas and 2.17% of the women in non-intervention areas appear to save in gold and this seems to be most prominent among women in Byadghi in the intervention areas where 8.09% (NI = 3.23% of the women appear to be saving in gold, as compared with other blocks such as Hangal where only a fraction of the women (0.99%) in the intervention areas (NI = 2.23%) appear to be saving in gold. Close to 1% of the women in intervention areas (0.95%) and 1.03% of the women in non-intervention areas save in the form of jewellery. Only a minor percentage of the population ranging from 0.29% to 1.23% save through investment in property, livestock, and savings, bonds or stocks.

Reasons for saving

We sought to understand why women are saving. Of the women who save, close to half of the women in intervention (48.10%) and non-intervention areas (56.77%) report having no particular reason for which they are saving. Other reasons for savings appear to be for health, emergencies, to compensate for income loss, weddings, festivals or for children's education. In intervention areas, 14.29% report saving primarily for health reasons as compared to 12.29% of the women in non-intervention areas. Over a third of the women in the sample report saving in anticipation of an emergency with 37.98% of the women in intervention areas and 31.17% of the women in non-intervention areas citing this as one of the reasons they save.

Women also report that they save to compensate for any anticipated or actual income loss. In fact, 25.31% of the women in the intervention areas and 21.50% of the women in the non-intervention areas save to compensate for income loss. There doesn't seem to be a large geographical variation for women citing this as the reason for savings (see Table 15). Approximately 10% of the women in the sample, in both intervention and

non-intervention areas save for weddings and festivals. Additionally, close to 20% of the women (19.76%) in intervention areas and 16.38% of the women in non-intervention areas report saving for their children's education. A small proportion of women also appear to be thinking about their own futures. About 14.40% of the women in intervention areas and 10.01% of the women in non-intervention areas told us that they are saving for their retirement.

TABLE 15: RESPONDENTS' USE OF SAVINGS

Use of savings	Intervention	Non-intervention	P-value
No purpose	56.77	48.1	0.00**
Emergency	31.17	37.98	0.00
Family business	26.85	29.52	0.22
Income loss	21.5	26.31	0.02**
Child education	16.38	19.76	0.07
Purchase	11.26	16.07	0.01**
Retirement	10.01	14.4	0.01**
Health	12.29	14.29	0.22
Festival	9.56	10.6	0.47
Business	7.96	9.29	0.33
Wedding	4.89	8.1	0.00**
Repayment	3.19	5.36	0.03**
Education	2.05	1.43	0.31
Other	2.62	1.07	0.04**
Birth	0.23	0.83	0.10
Edu other	0.57	0.6	0.81

Note:** Significant at the five percent level;
Source: Primary Survey Data

Some women also save for the purposes of investment. In intervention areas, 9.29% of the women save for their businesses, the percentage is 7.96% in non-intervention areas. In intervention areas, 16.07% and in non-intervention areas 11.26% of the women report that they save primarily to use it later for purchases or other personal use.

Institutions of savings
It is likely that because of the work done by national banks as well as NGOs, 8.57% and 8.10% of the women in the intervention areas and 5.57% and 4.66 % of the women in the non-intervention areas save in national banks and NGOs, respectively. Private banks' penetration appears to be fairly low with only 1.55% of the women in intervention areas and 1.25% of the women in non-intervention areas report saving in private banks.

With the high penetration of private and government-run self-help groups (SHGs), over half of the women in our sample report saving in SHGs. In the intervention areas, 55.60% of the women report saving in SHGs compared to 58.36% in non-intervention areas. Saving in the form of life insurance also appears to be a prominent way to save with 23.57% of the women in the intervention areas and 20.71% of the women in the non-intervention areas reporting insurance as the means by which they save. There is some geographical variation with respect to women saving in insurance, although it is not very large.

Quantum of savings
The average amount of savings in the intervention areas is Rs. 2,690.33 and in the non-intervention areas is Rs. 3,272.96. The p-value (0.007) associated with the t-test for the mean savings indicates that the average savings in the intervention and non-intervention areas are significantly different. The average amount of savings in terms of non-cash savings in intervention areas is about Rs. 3,892.46 and in non-intervention areas is Rs. 2,960.33. The difference between the intervention and non-intervention areas does not appear to be significant with respect to non-cash savings (0.46).

Reasons for not saving

We also asked women who were not saving for the reasons[24]. Over half of them (intervention = 63.85% and non-intervention = 68.10%) told us that they were unable to save because they did not have enough income to save. This appears to be true for all geographical areas, with 50- 70 per cent of the women in all four blocks in the intervention and non-intervention areas reporting that as the reason. Women also stated lack of access to money (regardless of whether they had sufficient income or not) as one of the reasons for not saving. Approximately 31.06% of the women in intervention areas and 24.19% of the women in non-intervention areas reported that.

Another major reason cited was debt. Our fieldwork indicated that a lot of women had been defaulters with respect to local banks. Debt emerged as one of the major reasons why they didn't have a lot of money to put together for savings. It is not surprising that 65.58% of the women in the intervention areas and 63.71% of the women in the non-intervention areas have reported debt as a primary reason for not being able to save. This appears to be fairly similar across the four blocks with 58.44% (NI = 65.93%) of the women in the intervention areas in Byadghi citing debt as the major reason as compared with 72.67% (NI = 62.59%) of women in Hirekerur.

Another observation in our field that resonates with the data is the issue of access. We found in our field observations that banks and other microfinance groups have increasingly penetrated in Haveri and this is also indicated in the data where only 16.26% of the women in the intervention areas and 11.81% of the women in the non-intervention areas have reported not having access to savings (or savings institutions) as the reason why they do not save.

Family restrictions are a minor but a socially significant restriction on savings. We found that 13% of the women in the intervention areas and 9.14% of the women in the non-intervention areas have cited 'spouse' as the reason for not savings. Similarly, about 4.90% of the women in the intervention areas and 4.29% of the women in the non-intervention areas have named family as one of the reasons for not saving. A minor percentage of the women in our sample do not see any value in savings, both in the intervention areas (3.81%) and in the non-intervention areas (4.19%).

Loans

One of the more popular rhetoric of fighting poverty over the past twenty years has been through the provision of credit that is now increasingly being dispensed by SHG groups or microfinance companies (Taylor, 2011). The idea is that the availability of credit, often crucial to agrarian economies, will give rise to entrepreneurial ventures of a marginalised class who have long being denied inclusion within a formal banking system (Taylor, 2011). Debt, in some form or another – either through traditional rural money lenders or through highly structured loan providers – has been an integral part of rural life, and therefore, it is important to understand women's experience of debt, especially as they are increasingly the targets of microfinance companies as well as SHG groups.

Loan profiles

When we examine the loans taken by women in the past 12 months, we find that 26.68% of the women in the intervention areas and 26.64% of the women in the non-intervention areas have taken loans in the past year and these appear to come from both informal and formal means. When we examine the sources or the institutions associated with the loans women are taking, we find that a very small percentage of them in the intervention areas and non-intervention areas have taken loans from friends (I = 7.53%, NI=5,47%), family members (I= 6.91% , NI = 5.08%), neighbours (I= 12.29%, NI = 12.55%), money lenders (I= 6.62% , NI = 5.45%), microfinance institutions (I= 12.94% , NI = 11.93%) and banks (I= 14.71% , NI = 11.93%). One of the more popular sources of loans appear to be SHGs, with 45.24% of the women in intervention areas and 47.18% of the women in non-intervention areas reporting SHGs as their source of loans.

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[24] Women were encouraged to offer more than one specific reason.

Reasons for loans

We also asked women their reasons for taking loans and among the most prominent reasons were for their business, purchase of personal assets, household emergencies, weddings, festivals and health. For instance, women appear to have taken loans for their business in intervention (5.23%) and non-intervention areas (5.29%), although the percentage of women using loans to start new businesses is very low, with less than 1% of the women reporting taking loans to start new enterprises (See Table 16). Almost a quarter of the women took loans in the intervention areas (20.86%, as compared with NI=15.72%) for inputs into agriculture. About 3.57% of the women in the intervention areas and 2.65% of the women in the non-intervention areas also took loans to purchase agricultural land. This seems more prominent in Hirekerur (intervention = 6.96% and non-intervention = 5.59%) as compared with the other blocks.

Women in both intervention and non-intervention areas have also taken loans to buy assets for themselves (3.55% and 3.21%, respectively). There are only slight regional variations as can be seen in Table 16. More often, it appears that women are taking loans to purchase assets for their households. For example, 8.97% of the women in the intervention areas and 14.18% of the women in the non-intervention areas have reported taking the loans for purchasing household assets. Purchase of land for building houses and other home improvements are also among the main reasons for taking loans. For example, 9.02% of the women in the intervention areas and 7.39% of the women in the non-intervention areas have taken loans to purchase the land for building the loans. Additionally, it appears that more than 10% of the sampled women (14.66% in intervention areas, and 19.70% in the non-intervention areas) have taken loans to improve their homes either through strengthening or expanding their houses. Close to a third of the women in the sample are taking loans to cope with a household emergency or difficulties related to the household. In the intervention areas, 36.82% of the women and 33.65% of the women in the non-intervention areas report that they have taken loans to offset any household difficulties. Loans were also taken for health reasons (9.40% of the women in the intervention areas and 6.82% of the women in the non-intervention areas).

TABLE 16: REASONS FOR TAKING LOANS

Reasons for loans	Non-intervention	Intervention	P-value
Household (HH) difficulties	33.65	36.82	0.12
Home improvement	19.70	14.66	0.03**
Agri/Home improvement	15.72	20.86	0.02
Asset for HH	14.18	8.97	0.01**
Festivals	9.28	5.26	0.02**
Education (Others)	7.94	7.1	0.44
Household business	7.56	5.61	0.112
Material for house	7.39	9.02	0.11
Health	6.82	9.40	0.083
Health (Others)	5.87	6.95	0.08
Business	5.29	5.23	0.67
Debt	5.10	5.23	0.29
Wedding	4.17	6.20	0.14
Household assets	3.21	3.55	0.68
Agri land purchase	2.65	3.57	0.2
Debt (Other)	1.89	1.31	0.165
Education	1.13	0.93	0.34
Business asset	0.57	1.12	0.42
New business	0.38	0.56	0.84
For someone else	0.19	1.32	0.02**

Note: **Significant at the 5% level;
Source: Primary Survey Data

Weddings are often the reason that families tend to go into debt and it appears that 6.20% of the women in the intervention areas and 4.17% of the women in the non-intervention areas did take loans so as to finance weddings. Women in the intervention (5.26%) and non-intervention areas (9.28%) have also borrowed to aid in the celebration of festivals. A disturbing trend that we observed in the sample is that women have taken loans to get rid of previous debts, indicating a larger problem of indebtedness among a small section of the sample. In the intervention areas, 5.23% of the women have reported that they have borrowed to pay back a debt, as compared to 5.10% in the non-intervention areas.

Quantum of loans

The maximum number of outstanding loans is eight. However, less than 1% of the women have taken eight loans. For most of the women in intervention areas, the average number of outstanding loans that they have taken is 1.49 and the figure is 1.43 for women in non-intervention areas (p-value = 0.35). When we look at the average principal value of the loan taken, we see that on an average, less than Rs. 50,000 is borrowed by women both in the intervention (Rs. 48,354.05) and non-intervention areas (Rs 36,021.45). When we see the average amount of outstanding loans owed by women, we also find that they tend to owe less than Rs. 50,000 both in the intervention (Rs. 47,049.99) and non-intervention areas (Rs. 38,147.80).

FIGURE 8: DISTRIBUTION OF OUTSTANDING LOANS
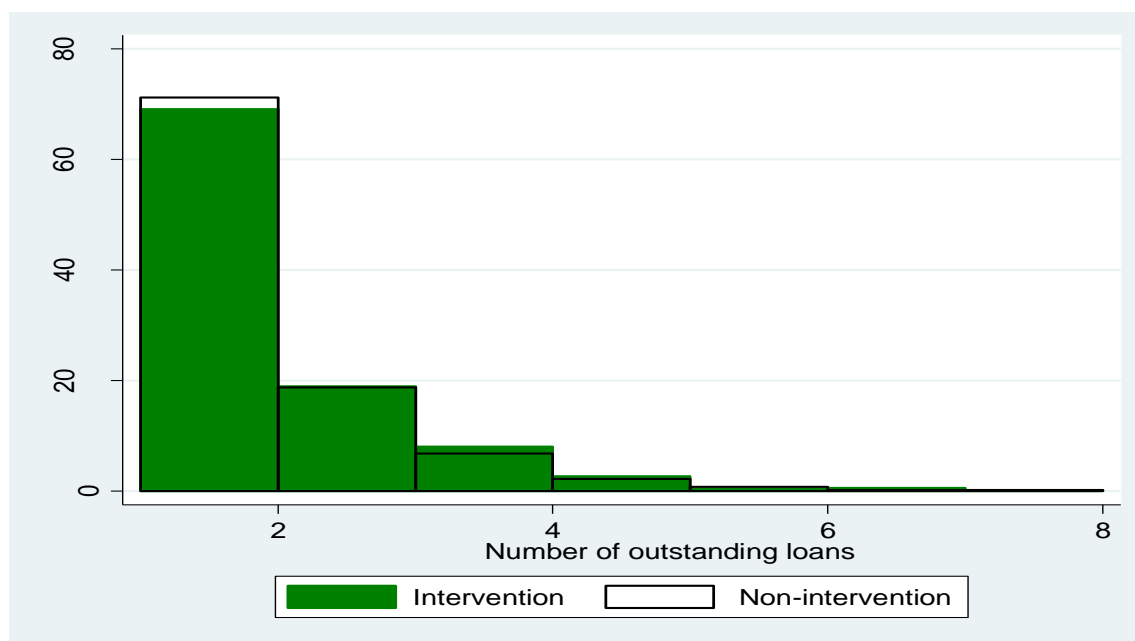
Awareness and education

It is clear from the literature that women's education levels are linked to participation in the labour force and the ability to economically contribute to their own lives (Klasen and Pieters, 2011). For example, women with education and greater awareness of their rights are more likely to understand and be informed of their own rights, participate in their own households and engage with other social contexts, even as this is mediated by social norms, cultural traditions, and various other social restrictions. While the link between education and economic empowerment might not be direct, it is extremely useful to understand the ways in which women are socially and economically situated.

Awareness

Women in our survey were asked various awareness questions, particularly related to their rights and employment. This was done not only to assess women's own awareness but also to explore the social context in which they are operating.

Awareness about employment schemes

When we asked women whether they were aware of the MNREGA scheme, we found that only 18.30% in intervention areas and 15.16% in non-intervention areas were aware of the scheme. The awareness did not vary a lot with respect to geographical areas, with approximately 13- 20 per cent of the women in all the four blocks reporting that they were aware of the MNREGA scheme (Table 17). As a follow-up question, we also asked women whether they had ever availed of the MNREGA scheme. Only 7.86% of the women in the intervention areas and 5.61% of the women in the non-intervention areas had availed of the scheme.

TABLE 17: AWARENESS OF MNREGA AND LAWS REGARDING WORK

Awareness of laws	Non-intervention	Intervention	P-value
MNREGA	15.16	18.3	0.00**
Child marriage law	88.16	90.74	0.00**
Pregnancy leave	35.1	33.82	0.00**
Sexual harassment law	30.06	33.76	0.00**
Childbirth law	28.04	27.71	0.19
Penalty for harassment	26.53	29.83	0.08
Childcare fund	16.1	23.01	0.00**
Equal pay law	14.23	19.03	0.00**
Childcare law	7.84	13.19	0.00**
Wage law	6.8	9	0.00**
Minimum wage	3.43	3.88	0.18
Penalty of wage law	3.06	4.24	0.13
N =3860			

Note: **Significant at the 5% level;
Source: Primary Survey Data

Minimum wages

Women were asked whether they knew that the wages for both men and women are to be the same. About 19.03% of the women in intervention areas and 14.23% of the women in non-intervention areas knew about the equity of wages. We also asked women whether they knew the minimum wage that was to be paid to skilled or unskilled labour. Only 3.88% of the women in intervention groups and 3.43% of the women in non-intervention groups knew about the minimum wage law. This appears to be very low throughout the four blocks with slight variations.

Rights regarding work

In our survey, we asked women whether they knew that there was a law to protect women against sexual harassment at the workplace. About one-third of all of the women, i.e., 33.76% of the women in intervention areas and 30.06% of the women in non-intervention areas, reported being aware of the law. There were very slight variations with respect to the four blocks, although nearly half of the women (42.67%) of the women in Byadghi in the intervention areas were aware of the law as compared to the other blocks. Women also appear to be aware of the law that allows for maternity leave for women. One-third of the women in the intervention areas (33.82%) and 35.10% of the women in the non-intervention areas are aware of the law relating to maternity leave. These vary slightly among the four blocks, although there appears to be a slightly higher percentage of women in Shiggaon (I = 41.90%; NI = 47.97%)aware of this law as compared with the other three blocks.

As part of their awareness of their maternity and workplace rights, women were also asked whether there was a law that mandated the provision of childcare when women were working. Only 13.19% of the women in intervention areas and 13.19% of women in the non-intervention areas reported knowing about laws regarding childcare provision. As compared with the other awareness questions, almost all of the women

appear to know the legal age of marriage. About 90.74% of the women in intervention areas and 88.16% of the women in non-intervention areas report knowing the legal age of marriage for girls.

Education

In addition to collecting information about women's awareness of various rights, we also attempted to get a broader understanding of women's awareness through other educational measures. It allowed us to understand women's capacities to navigate the social world around them.

Highest degree attained

We asked women about the highest level of education that they had attained and we found that only 3.57% of the women in the intervention areas and 2.60% of the women in the non-intervention areas had received some college education. Nearly 70% of the women in intervention areas (67.58%) and 67.91% of the women in non-intervention areas were able to get through high school. Only 1.86% of the women in intervention areas and 1.97% of the women in non-intervention areas were able to complete a Bachelor's degree. These trends appear to be fairly uniform across all the four blocks (Table 18).

TABLE 18: LEVELS OF EDUCATION

Level of education	Intervention	Non-intervention	Total
No education	25.86	25.08	25.47
Some schooling upto class V	26.90	26.06	26.48
Classes VI- VIII	18.38	16.96	17.67
Classes IX – XII	25.03	27.35	26.19
Diploma/Vocational training	0.99	1.50	1.24
UG College/UG deg.	2.02	2.33	2.18
PG college/PG deg or above	0.36	0.36	0.36
Others	0.47	0.37	0.41
N=3860			

Note: Pearson chi-square(8) = 7.18   p-value = 0.52;
Source: Primary Survey Data

Language proficiency

To get a sense of their language proficiency, we asked whether women could speak and read/write Kannada. As expected, almost all the women in both intervention (98.24%) and non-intervention areas (98.65%) speak Kannada fluently but only 55.27% of the women in intervention areas and 54.41% of the women in non-intervention areas can read or write it. There are women (I = 18.10%; NI = 19.73%) who can write the language a little bit.

When we asked about proficiency in Hindi, we find that some women (I = 7.50% and NI = 9.81%) can speak the language fluently, while slightly more than 10% of the women (I = 15.77% and NI = 14.64%) can speak the language slightly. Curiously, we find that more percentage of women are able to write Hindi fluently (I = 15.10% and NI = 14.64%), and know how to write Hindi slightly (I = 16.08% and NI = 17.08%). This is likely because women are likely to have learned to write Hindi in school. As they not likely to use it in their day-to-day lives, their ability to write Hindi may be slightly better than their spoken Hindi.

When we come to English writing and reading skills, we find that 2.90% of the women in intervention areas and 4.15% in non-intervention areas speak English fluently. More women (I = 16.49% and NI = 15.89%) are able to speak some English with hesitation. Similar to the trends we find in Hindi, we find that writing proficiency in English appears to be slightly higher among women who report that they can write fluent English (I = 19.18% and NI = 17.91%). About 17.94% of the women in intervention areas and 18.02% of the women in non-intervention areas report that they can write English a little bit. We posit that one of the influencing factors on the greater writing than speaking proficiency is related to the schooling practices to which the women might be exposed.

Other indicators of empowerment

In addition to the other economic empowerment indicators, we also wanted to assess women's self-efficacy and confidence, current levels of decision-making and their attitudes towards domestic violence which provide us an indication of the ways in which the other factors are internalised and applied in the lived experience of economic empowerment. This allows us a broader perspective on the process of empowerment.

Self-efficacy

When we asked women their confidence levels with respect to being able to tackle various situations in their life, we found that in most situations, many women reported not being confident of handling problems in their lives. Specific details regarding their self-efficacy are listed below.

When we asked women about whether they were confident of solving their own problems, only 26.68% of the women in the intervention areas and 29.49% of the women in the non-intervention areas felt that that was the case. However, a high percentage (I = 41.47% and NI = 41.23%) within those who reported to be confident felt that the statement was true for most situations. On whether they felt that they had the confidence to get what they wanted, about a third of all the women felt the statement was entirely true (I = 29.73% and NI = 32.40%) and nearly 40% of them felt that the statement was moderately true (I = 38.37% and NI = 37.38%). When we examine their statements regarding attainment of certain goals, having confidence in themselves, handling unexpected situations, solving issues on their own, remaining calm in times of crisis or handling any situation, about one-third of the women in both intervention and non-intervention categories expressed complete confidence and another one-third expressed that they were mostly confident. There are minimal geographical variations in the four blocks in terms of women's levels of confidence.

Decision-making

We also asked women to tell us about the decisions that are made internal or external to the household. This measure was to capture a dimension of the power that women might exert in their household and the ways in which this exertion might have influence on their activities and their lives.

We asked women about decisions on spending of the money they earned and we found that 18.56%of the women in intervention areas and 17.75 % of the women in non-intervention areas decide how to spend their money on their own. About one third (I=33.39% and NI=38.05%) of the women report making these decisions with their husbands. When it comes to spending the money that the husband earns, fewer percentage of the women appear to be making those decisions by themselves (I = 9.60% and NI = 8.67%), although a third (I = 35.63% and NI = 39.95%) are still making the decisions with their husbands.

Similar to the trends visible in self-efficacy, it appears that about one-tenth of the women, with slight variations in both intervention and non-intervention groups, appear to be making decisions on their own and about one-third of the women appear to be making decisions with their husbands on health, major household purchases, type of work that the respondent will take up, loans, spending borrowed money, repayment of loans and visiting people or friends outside the village, with minimal geographical variation across the four blocks. In the case of minor purchases, it appears that more women are able to take decisions by themselves (I = 27.41% and NI = 26.72%)although about one-third still appear to make these decisions jointly with their husbands (I = 33.10% and NI = 34.67%).

Decisions regarding children, including their health, son's education, daughter's education are slightly different. While the one-tenth of the women are still making these decisions by themselves, the percentage of the women making these decisions jointly with their husbands is more than 5 0 per cent. For example, on decisions regarding children's health, 57.80% of the women in intervention areas and 56.42%f the women in non-intervention areas report making these decisions jointly with their husbands. Similarly, for decisions related to a son's education, a daughter's education and their children's marriages, almost 65% of the women appear to be making joint decisions with their husbands.

Attitudes towards domestic violence

We also assessed women's attitudes towards domestic violence. Offering them a series of scenarios, we asked them whether domestic violence was justified in each. When it comes to non-fulfillment of roles such as taking care of children, arguing with a husband, refusing to have sex, disrespect for her in-laws, taking a job without telling the husband, making a decision regarding a daughter's marriage without telling him, participating in a group or exerting a reproductive choice without telling him, we find, as a general trend, 50-60% of the women feel that violence is justified while 30-40% of the women do not find violence justified in any of them.

There were a few deviations from this pattern. For example, when we asked women whether a husband was justified in beating his wife if she went out without telling him, there was almost an even split with almost half of the women (48.45%) in the intervention areas disagreeing with the statement and 54.91% of the women agreeing with the statement. This is true for non-intervention areas as well (51.55% and 51.04%). This even split is also true for women who were asked whether violence is justified if the woman does not cook properly or if the husband suspects her of being unfaithful. On the one hand, this can be seen in a positive light in that half of the women do not believe that domestic violence is justified in these cases, but on the other, it is distressing that half the women do.

Participation in community organisations

About one-third of the women in our survey appear to participate in community organisations (30.61% of the women in intervention areas and 31.83% of the women in non-intervention areas). We also asked women whether they were part of the school development management committees (SDMCs) in their schools and we found that only a small percentage of the women in the intervention areas (1.17%) and non-intervention areas (2.18%) reported being involved (Table 19). Apart from this, community participation appears to be very low, especially when we enquire about their participation in the last twelve months. Only 1.24% of the women in the intervention areas and 0.93% of the women in the non-intervention areas appear to have been active in any community organisation in the past year.

TABLE 19: RESPONDENT PARTICIPATION IN ORGANISATIONS

Participation	Non-intervention	Intervention	P-value
Community organization	34.27	32.1	0.42
Micro finance institutions	2.23	2.53	0.13
School development management committee	2.18	1.71	0.20
Joint liability groups	1.3	1.03	0.06

Note: **Significant at the 5% level;
Source: Primary Survey Data

Time use by women

Time-use statistics is one of the quantitative tools that allows us to examine the quality of life and general well-being of women. Women are predominately involved in a number of carework responsibilities and meeting the basic needs of the household, in addition to their labour force participation. They are more likely than men to lead lives of drudgery, increasing their time poverty. In order to get a better understanding of this phenomenon, we asked women to document their daily lives in terms of the hours that they spend doing various activities during the day.

A preliminary examination of the data reveals that women spend about 3 hours and 25 minutes in a 24-hour cycle doing household chores (I=3h,10m; NI=3h,42m). An additional 7 hours and 40 minutes are spent doing personal work which includes activities such as bathing, dressing eating and other personal care (I = 6h,18m; NI = 9h, 20m). They appear to be spending less than 1% of their time actually doing income-generating work (this might be due to the small percentages of women employed). During our ethnographic work, we observed that women were constantly busy. One of them told the *sahayogini*, "This work is too much every day, madam.

Even if I get up at 5 in the morning, it's not over. I finish all this work and take some rest and then I stitch blouses. I can live only if I can stitch 4-5 (jackets) per day. This never gets over" (PO[25], 9 Feb 2016).

Intergenerational indicators

Part of the premise of evaluating MS influence on economic empowerment is the long-term sustainability of this approach. A critical aspect, then, is the influence of the programme on subsequent generations. In this survey, we measure intergenerational effects primarily through children's educational status or age at marriage and other such indicators.

Around 80% of the households across both intervention and non-intervention areas have children[26]. When examining the distribution of children across sex and age categories in the treatment and non-treatment areas, we find that the proportion of girls between the ages of 0-5 is very low (only 47.30% of the children in the intervention areas and46.43% in the non-intervention areas). In the age group 6-14, the gender parity improves slightly in the non-intervention areas (I=46.64% girls and NI=51.13% girls), but it worsens again in the age group 15-18(I=46.18% girls and NI=38.30% girls). Finally, in the age group above 18, the percentage of girls is still quite low (I=45.77% girls, NI=45.26% girls). When we examine the overall picture, we find that the trends are disturbing with the number of percentage of female offspring being quite low (I=46.68% girls and NI=46.64% girls), indicating a prevalence of son-preference in the area.

When examining school enrolment across the relevant ages, we find that 5.01% of boys (I =3.42%) and 4.79% (I = 5.35%) of the girls in the non-intervention areas were not enrolled in school. This percentage increases when we examine the school enrolment between the ages of 15 and 18, where 35.07% (I = 30.68%) of the boys and 34.35% (I = 37.09%) of girls in non-intervention areas were not enrolled in an educational institute. After 18, a slightly higher percentage of boys are enrolled for higher studies (I = 11.07%; NI = 10.16%) as compared to girls (I =5.51%; NI = 5.27%) clearly indicating a gender gap in education in these areas.

When we specifically examined the reporting of child marriage, we find that nearly 15% of all married offspring got married before the age of 18.Not surprisingly, 96% of these are girls and only about 4 percent are boys. When we examine the total number of children who are currently below the age of 18 who are married, we find that 3.38% of the girls and 3.06% of the boys are married, indicating the disturbing prevalence of child marriage.

Educational status of children

About 64% of the children (I = 64.85%; NI = 64.28%) are in school from class I to class X. About 4% (I = 4.54%; NI = 4.38%) are going to or have had some kind of college education, 3% (I = 3.24%; NI = 3.26%) of the children have gone or are going to a vocational or technical training, and approximately 3 to 4 % (I = 3.44%; NI = 4.50%) have a Bachelor's degree. Approximately 13% of the children in the sample are not going to school or have had no education (I = 13.25%; NI = 12.91%).

Reasons for not attending school

We also asked the women the reasons why their children were not attending school. In the 0-5 age group, more than 90% of the parents of both male and female children felt that their child was too young to attend school. The reasons for not attending school in 15-17age group vary across males and females. For boys, the most common reason for not enrolling in school is working or earning money (46%) followed by loss of interest (40%). For girls, most frequently provided reasons include marriage(18.18%),working or earning money (18.18%) and housework(18.18%). About 5% (I= 5.23% NI = 4.75%) of the women reported that their children had lost interest in school and, therefore, were not attending it (See Table 20).

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[25] PO=Participation-Observation; relates to information gleaned from participation-observation on that particular day.
[26]The variable of the age of children had certain issues. The age unit of many of the children was recorded in months when it was clear the age unit of the child was years and not months, something we deduced from the year of birth of the child. Therefore, there was an attempt to use the year of birth to calculate age. However, for around 40 % of the children, the year of birth was not known. So, wherever possible, the age unit was changed based on year of birth. Further, when the age unit was not known, the year of birth was used as a proxy to the maximum degree. Further, if the child had an education greater than class I, it was assumed that the age was in years and not months.

We also observed the trend of a number of children not attending school in our ethnographic work. The reasons often given to us were that the school was either too far away for the children to travel every day (2 kms. in one village) or that the teachers were constantly absent. We also recorded an incident where a young girl of sixteen had stopped going to school because her sister- in-law had passed away and there were very small children in the household. With no one to look after them, she had stopped going to school and provided child care. What it tells us that there could be high incidence of being enrolled and not attending for both boys and girls and the reasons are often gendered.

TABLE 20: REASONS FOR CHILDREN NOT ATTENDING SCHOOL

Reason for not attending school	Intervention	Non-intervention	Total
Too young	32.11	33.09	32.60
Married	28.41	29.16	28.79
Working/earn money	19.48	21.09	20.29
Lost interest	5.23	4.75	4.98
Too old	1.85	3.33	3.57
Other specify	3.80	2.01	2.90
Needed for housework	1.34	1.81	1.57
N/A	2.35	0.41	1.38
Parents not interested	1.13	1.22	1.17
No money for fees	0.52	1.01	0.76
School too hard	0.31	0.70	0.51
No school locally	0.52	0.50	0.51
Ill/disabled	0.40	0.50	0.46
Pregnant/has child	0.61	0.30	0.46
Care for sibling	0.00	0.09	0.05**
N =3117			

Note: Pearson chi-square (15) =27.72; p-value=0.02; **Significant at the 5% level
Source: Primary Survey Data

Mid-day meals provided at school
In order to get a sense of the motivations for sending children to school as well as their nutritional intake (albeit indirectly), we also asked whether the children were being given the mid-day meals at school. We also used this measure as MS often tackles mid-day meals as one of the foundational issues that *sanghas* are often involved in. In our sample, we found that 28% (I = 29.77%; NI = 28.63%) of the children did have access to the mid-day meals and about 8% of the children (I = 9.11%; NI = 8.61%) did not have mid-day meals in their schools.

Language skills of children
We also asked the women about the language skills of their children. With regards to speaking in Kannada (the local language in Haveri), we found that 90% of the women (I = 90.19%; NI = 89.83%) reported that their children could speak Kannada, and 76% of the women (I = 76.72%; NI = 76.62%) reported that their children could write in Kannada. With regards to Hindi-speaking skills, usually taught in schools, we find that only 15% (I = 15.17%; NI = 15.70%) of the women reported that their children could speak in Hindi, although 30% (I = 30.39%; NI = 33.36%) said that their children could write in Hindi. We also asked if children spoke English. Only 8% (I = 9.13; NI = 8.66%) of the women reported that their children spoke English and 42% (I =42.61%; NI = 42.46%) of the children were able to write English. The discrepancy between the speaking and the writing skills could largely be attributed to the fact that Hindi and English are often taught as 'subjects' in school but never practiced as languages outside of school. Children might know how to write them but do not have speaking skills in them.

Composite Economic Empowerment Index

The Composite Economic Empowerment Index is a holistic measure assessing economic, intra-household decision-taking, attitudes to violence against women, awareness, functional literacy and self-efficacy of the respondent[27]. From Table 21, it can be observed that our respondents in both intervention and non-intervention areas have the same average score of 0.47 and a standard deviation of 0.16. The self-efficacy index has made a major contribution towards the overall index with an average index value of 0.70, indicating that majority of respondents feel confident about their abilities to solve their own problems and handle any issues that may come their way. In addition, this is followed by an intra-household decision-taking index with an average value of 0.55, where it can be argued that about 50 percent of the respondents do not participate in or take independent decisions on matters related to intra-household purchases and their own employment and mobility.

The remaining indices which include awareness, functional literacy and attitude towards violence against women are on average less than 0.50. The awareness index is the only measure for which there is a significant difference between the intervention and non-intervention areas, with significantly larger percentages of women having information about MGNREGA and the legal age of marriage. With respect to functional literacy, the two variables constituting ability to speak and write in Kannada contribute the highest towards the index. The respondents attained lower than the desired average score of 0.50. This indicates poor levels of awareness about government programmes, functional literacy and perceptions influenced by dominant perceptions of the women's role in the household and society. These are the factors which are known to be difficult to overcome and require an approach that provides the space and time to understand the problem, ask critical questions and evaluate the corrective measures to become empowered.

FIGURE 9: DISTRIBUTION OF COMPOSITE ECONOMIC EMPOWERMENT INDEX
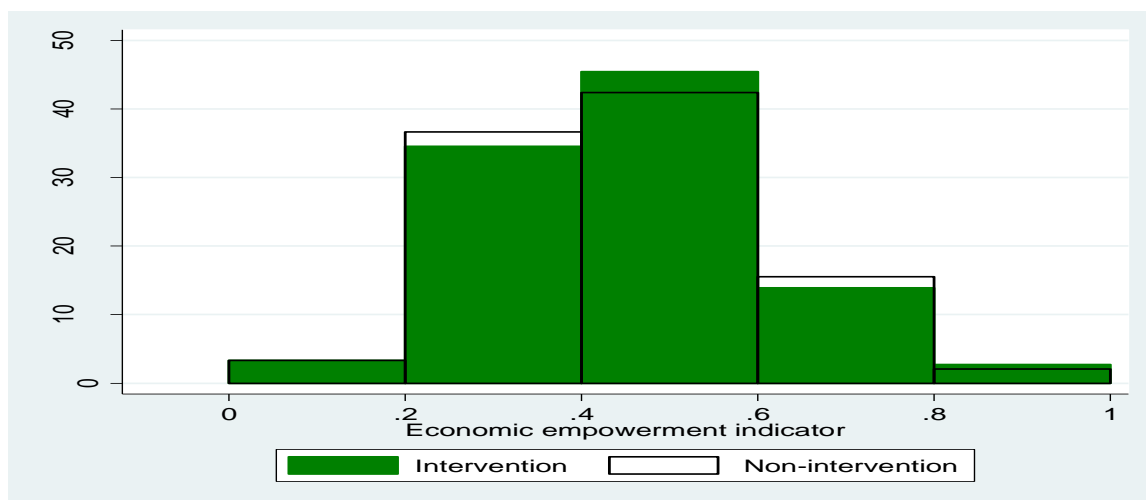
Figure 9 represents the distribution of the Economic Empowerment Index across intervention and non-intervention areas. The average value of the Composite Economic Empowerment Index for the intervention area is 0.47 and the non-intervention area is 0.47. The p-value of 0.750 suggests that that the difference in the average empowerment index is insignificant.

Understanding the profile of women is very important for us to understand the ways in which MS interacts with the socio-political, cultural and economic contexts of rural life that it encounters. Keeping this in mind, we now engage with the processes and methods of MS as we observed them in Haveri.

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[27]Responses of 645 women were not included in the final economic empowerment index. These 645 women were either never married or widowed and, therefore, their responses were not recorded for the decision-taking questions used to create the autonomy and decision-taking index. An autonomy and decision-taking index could not be calculated for them. An alternative economic empowerment index was calculated for these women based on the other indices. These values were substituted in the final economic index variables and the mean values were computed for intervention and non-intervention areas. The values of the economic index was 0.47 for both intervention and non-intervention areas. The difference between the two groups was not statistically significant.

TABLE 21: COMPONENTS OF THE COMPOSITE ECONOMIC EMPOWERMENT INDEX

Indicators	Intervention		Non-intervention		P-value	Total
	Mean	SD	Mean	SD		
Economic activity index	**0.43**	**0.38**	**0.44**	**0.38**	**0.44**	**0.43**
Savings	0.43	0.50	0.45	0.50	0.19	0.45
Employed (past 12 months)	0.42	0.49	0.42	0.49	0.91	0.42
Autonomy and decision-taking index	**0.54**	**0.35**	**0.56**	**0.36**	**0.29**	**0.55**
Income	0.56	0.50	0.51	0.50	0.00*	0.54
Major household expenditure	0.55	0.49	0.54	050	0.58	0.54
Minor household expenditure	0.62	0.50	0.60	0.49	0.20	0.6
Labour force participation	0.54	0.50	0.55	0.50	0.39	0.55
Borrowed money (Debt)	0.59	0.49	0.59	0.49	0.92	0.59
Health decisions of self	0.51	0.50	0.46	0.50	0.01*	0.49
Visit family relatives	0.55	0.50	0.56	0.50	0.86	0.56
Mobility within the village	0.58	0.49	0.57	0.50	0.69	0.57
Mobility outside the village	0.49	0.50	0.52	0.50	0.13	0.50
Information/awareness index	**0.44**	**0.27**	**0.42**	**0.27**	**0.02****	**0.43**
About MGNREGA	0.18	0.39	0.15	0.36	0.01**	0.17
Law against sexual harassment at work	0.34	0.47	0.30	0.46	0.01	0.32
Law related to maternity leave	0.33	0.47	0.35	0.48	0.40	0.34
Legal marriage age	0.91	0.29	0.88	0.32	0.-01**	0.90
Functional literacy index	**0.47**	**0.29**	**0.48**	**0.29**	**0.71**	**0.47**
Speak in English	0.20	0.40	0.20	0.40	0.61	0.20
Write in English	0.37	0.48	0.36	0.48	0.44	0.37
Speak in Hindi	0.23	0.42	0.24	0.43	0.39	0.24
Write in Hindi	0.31	0.46	0.32	0.47	0.71	0.31
Speak in Kannada	0.996	0.06	0.998	0.05	0.41	0.996
Write in Kannada	0.73	0.44	0.74	0.44	0.59	0.74
Violence against women index	**0.41**	**0.32**	**0.41**	**0.31**	**0.66**	**0.41**
Step out without permission	0.44	0.50	0.47	0.50	0.06	0.45
Participate in employment activity	0.3	0.50	0.42	0.50	0.52	0.36
Participate in SHGs/collectives	0.38	0.49	0.40	0.49	0.23	0.39
Choice about abortion	0.26	0.44	0.24	0.43	0.08	0.25
Neglect child	0.37	0.48	0.36	0.48	0.84	0.36
Not cook food properly	0.51	0.50	0.49	0.50	0.26	0.50
Suspicion of being unfaithful	0.58	0.50	0.58	0.49	0.91	0.58
Disrespectful towards in-laws	0.30	0.46	0.34	0.47	0.02	0.32
Self-efficacy index	**0.71**	**0.31**	**0.73**	**0.31**	**0.09**	**0.72**
Solve difficult problems	0.68	0.47	0.71	0.46	0.08	0.69
Find ways and means to get what I want	0.68	0.47	0.70	0.46	0.26	0.69
Solve issues	0.69	0.39	0.71	0.45	0.25	0.72
Handle whatever comes my way	0.82	0.39	0.82	0.45	0.57	0.82
Composite Economic Empowerment Index	**0.47**	**0.16**	**0.47**	**0.16**	**0.86**	**0.44**

Note: ** Significant at the five percent level;
Source: Primary Survey Data

Chapter 5: MS in Haveri

During the course of the three years, our daily observations allowed us to understand the ways in which MS entered rural villages and created relationships with women to form *sanghas*. As mentioned earlier, due to the sudden lack of funds as well as the uncertainty of knowing whether the programme would continue, several key elements such as training of the *sanghas*, weekly visits, and hosting awareness programmes in the villages, were halted. However, the socio- economic contexts of these villages -rural women are already inundated with several SHGs and or are often indebted to multiple private financing groups–made this process of entry and creating *sanghas* in itself useful in understanding the ways in which MS processes and methods have to adapt in order to create a space of empowerment for women. The following is a descriptive analysis of our observations in the field.

Sangha formation in Haveri

In order to get a fuller understanding of the processes we were able to observe, we examine five critical aspects:(1) entry into the field, (2) the nature of initial conversations, (3) discussions within the *sangha*, (4) enabling and disabling factors and (5) the importance of social institutions as facilitators.

Entry into the villages

The first step that the *sahayogini* or the JRP takes is to go to the village *panchayat* and get the approval and permission letters to conduct the MS programme. This establishes the credibility of the programme as well as brings a modicum of authority to the *sahayogini*'s functions. This first step also allows the MS functionary to understand the needs of the villages and gauge the social climate of the villages by interacting with the development officers from the *panchayat*. For example, in one of the visits to Chandapur village *panchayat* in the Shiggaon block, it became clear to the JRP that all the five villages in the *panchayat* were interested in creating associations. All the officers and the leaders at the *panchayat* office expressed happiness that they were being connected to departments that could provide them with necessary information. More importantly, the *panchayat* development officers (PDOs) of the villages informed the JRP that women needed to be much more informed about critical issues such as health and sanitation and programmes specifically targeting those areas would be helpful (PO, 21 Jan 2016).

After this process, the JRPs and the *sahayoginis* would often target the *anganwadi* as a point of entry. In our observations, we found that the *anganwadi* worker would have a good sense of the socio-political, cultural and economic contexts of the women. They could direct the JRP or the *sahayogini* to women who were most likely to form *sanghas* or were likely to exert influence on other women to form *sanghas*. They were also likely to provide any forewarning on any difficulties that the JRP or the *sahayogini* was likely to face. In one instance, in Shiggaon, the JRP approached the *anganwadi* teacher to form the *sangha*. The anganwadi teacher told her that there were already 22-30 microfinance organisations in the village. Moreover, she said, the women were not free. They deposit money in these associations before they go for their coolie work in the morning. They don't want information, they want only loans she asserted. She said it is very likely that no one will show any interest in your organisation unless you are providing loans. However, she introduced the JRP to one of the prominent ST women in the neighbourhood. After introductions, the woman asked the quantum of loans MS could provide and how many women could be benefited from these loans. When the JRP explained that MS was not centrally about loans and was, in fact, about providing knowledge and information to women, the woman responded that women in the village would not want to form the *sangha* unless you tell them you will give loans. When the JRP insisted on meeting the women, the woman acquiesced and informed the JRP to come the next month to find out for herself (PO, 8 Aug 2016). We found that while some of these initial conversations were reflective of the actual situation on the ground, the JRP or the *sahayogini* was often able to convince the women to form a *sangha*.

Another point of entry, if the *anganwadi* worker was not available, was to approach men or women who were sitting in public spaces. The JRP is often a stranger to the village and men or women were naturally curious. Using this point of interest, the JRP would engage them in conversation about the programme and the benefits that it would accrue to the women. In one such instance, in a village in Byadghi, the men were very curious

about the *sanghas* and asked primarily about two things: (1) whether MS would also establish a *sangha* for men, and (2) whether the *sanghas* are given money. In response, the women who was sitting in the group protested saying that the men keep talking about them joining *sanghas* but will not allow them to go out of the house to actually attend *sangha* meetings if it is not convenient for them. The men in turn remarked that when information is provided to the women, they often become more antagonistic towards men. When the discussion started to get slightly contentious, the JRP intervened and said that when women are given information, they often use it only for the benefit of the families and that any information that is given to the women is ultimately given to the men as well. At this juncture, the men appeared to be mollified. However, when they asked the women whether they would join the MS *sangha*, the women said that they cannot join more *sanghas*, as they were already in many other *sanghas*. The JRP made another appointment to meet exclusively with a group of women to talk about the difference between the MS *sangha* and a microfinance group (PO,1Dec2015). While a lot of the initial discussions tend to be contentious and discouraging, the MS strategy is often to meet them several times over a period of time to build trust and an understanding of what MS could do for them.

Another point of entry was accidental facilitation into the villages. A lot of the time, the JRPs and the *sahayoginis* were invited into specific homes in the village by people they encountered during their travel or upon their entry into the village. For example, in one of the villages, the entry was facilitated by an auto driver who was curious enough to ask the *sahayogini* about her work. During the course of the discussion, he invited her to start the *sanghas* in his village as well. Similarly, a mobile phone operator in Motebennur (who is actually from Haveri) who was repairing the phone of a JRP overheard her speaking about her work and invited her to his village, as he felt the women from his village would benefit greatly from MS. In another instance, a tailor who overheard a *sangha*'s interactions at the bank told the JRP that he would like to organise an introductory session at his village. He said that he could provide the forum but once the women are assembled, she would have to do the talking and convincing. He was insistent upon this as he believed that he would not be able to answer all of the questions posed by the women. He felt that it would be better for the JRP to come and have an introductory session with the women in his village so that they are able to understand the information first-hand and are convinced (P0,4Feb2016).

Entry into the field, therefore, is not always a smooth or a straightforward process. However, MS experience taught them that more conversations are required to convince the women of the benefits of joining the MS programme.

The nature of initial conversations

After the initial entry, the JRP or the *sahayogini* would regularly visit the village to talk to the women. According to MS, women's previous experiences or participation is not always detrimental to the formation of MS *sangha*. In fact, they contend that when women are more exposed to SHGs, they are much more open to *sangha* formation (PI[28], 19 Jan 2016). What they have realised over a period of time is that often women are part of *sanghas* who were not fully functioning or did not provide them any information or knowledge about the outside world. Although many women held the notion that the MS *sangha* was another savings group, the JRP and the *sahayoginis* keep reiterating that the MS programme does not provide any money nor does it collect any money. The conversations in the beginning are very much about how the *sangha* facilitates linkages to financial institutions and will provide information from the government but is not a loan-dispensing firm. When women have reservations about being in too many groups, it is often the responsibility of the JRP or the *sahayogini* to talk extensively about the specific functions of MS.

One of the many topics discussed in initial conversations is about MS' long and diverse histor*y*. The fact that MS has been functioning as a GoI-funded programme for 25 years and currently is functioning in 18 districts is frequently brought up as a way of creating legitimacy and credibility. That the programme works for the welfare of rural women, especially backward castes, is emphasized. The programme is defined not only as a means to form self-help associations and help in financial development but also as a conduit to provide information about networks and schemes within the government, the rights and benefits available and how to

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[28]PI = Personal Interview.

understand their duties as citizens and carry them forward. It is clearly demarcated in these conversations that no financial help was possible from MS but that it would facilitate savings and bank linkages so that women could benefit. The rules and regulations of the modes of interaction (some of which are stated in the next section) were clearly stated over a period of time to emphasize the difference between the MS *sangha* and the savings group.

However, providing information about the MS mission is not enough. In one of the villages in Shiggaon, the JRP informed them about health, cleanliness, and nutritious food that would be provided to them. After listening to a lot of information, the women called the men from next door who were educated and asked their advice, as they were not able to comprehend the purpose of the MS programme. The JRP began again with an introduction *to MS* and patiently repeated its purpose and functions. The men explained it to the women and asked them to gather 10-12 people members and form this association. Only then, according to the JRP, did the women trust her (PO, 30 August 2016).

The initial conversations for creating a *sangha* also depended the socio-cultural contexts of the women. If a *sahayogini* or a JRP was talking to women in an ST colony, they would specifically highlight information that would help these communities such as the schemes available from the Karnataka Venkatappa Valmiki Backward Caste Development Board (PO, 30 August 2016). Specific information on saving schemes and plans by the government for minority groups would also be extensively discussed. These initial conversations were not just about dispensing information; they were also about collecting information about the basic social and institutional structures available in the village. We often found detailed notes on the number of *anganwadis*, the availability of schools, the presence of the *panchayat* and other financial institutions, alongside the social demographic profile of women. In one instance, we noted that along with the socio-demographic details of a completely Muslim *sangha*, the *sahayogini* had marked the fact that there was a *panchayat*, a dairy, a self-help bank along with a primary school till Class V in the village (PO, 15Apr2016). This allowed the *sahayogini* to understand the infrastructure and prioritise the nature of initial conversations to centre on specific actions the *sangha* might take.

While most initial conversations help solidify the interest levels of the women and help them understand the differentiating factors of the MS programme, it is not always simple or easy. We observed that often the *sahayogini* or the JRP would visit the village at least four or five times before women would start engaging with them (PO, 25July2016). They would often be turned away with reasons such as lack of time because of their work in the fields or in the home, festivals, marriages, a death in the family or just a bad day. It is only after it is made clear to the *sahayogini* or to the JRP that women are absolutely uninterested that they cease contact.

For those women who are interested and enthusiastic about forming a *sangha*, the nature of discussion varies based on the composition, attitudes and needs of the *sangha* as well as the training, experience and the enthusiasm of the *sahayogini* or the JRP.

Discussions within the *sangha*

One of the first questions we asked MS was: How do you know that a *sangha* has formed? While most of the answers vary slightly, the gist of it is as follows. First, the JRP or the *sahayogini* makes multiple visits to the village, talks to women about the *sangha*, about the rules of formation, importance and benefits of being part of a *sangha* and repeatedly draws their attention to how *sanghas* are important not just for savings but also for information. Often, she targets a few influential women (hereafter referred to as key persons) in the village and tries to convince them to gather interested women within their community or acquaintances. Once the key persons gather 10-12 women, the *sahayogini* and the JRPs set up a series of meetings where they try to assess the women's level of education/awareness. Information on things like whether they can sign, whether they know about important departments in the government or even whether they know the important landmarks of their surroundings are collected. After an initial training, women are encouraged to start having weekly meetings and start weekly savings. The training involves conversations around certain rules regarding the conducting of meetings. For example, some of the rules are:

(1) The meeting should start at the scheduled time

(2) All members should sit in a circular position and start the meeting

(3) One should welcome all members of the association

(4) The representative should tell one member of the association to lead the meeting

(5) They must keep detailed records of weekly savings and loan repayment

(6) A list should be made about the distribution of the loan and the topics to be discussed that week

(7) Topics listed should be discussed and a protocol book should be written and

(8) They should finish the meeting after giving a vote of thanks

The members also have to decide who would go to the bank to deposit money that week and oral reports are collected from those who had been to the bank regarding any updates (PO, 2 May 2016).

While this process takes some time, the *sangha* is said to have been formed as soon as they start conducting regular meetings (PO, 18Feb2016).In order to formalise this process, the *sangha*s notified and registered at the *gram panchayat*. Typically, this involves the collection and collation of documents such as the BPL card, Aadhar card, voting card and other documentation along with identity card and photos that provide the demographic details of the women who make up the *sangha*. Once the *sangha* is notified, it can open bank accounts. When asked about the rationale and importance of opening bank accounts at this early stage, MS told us it is because opening an account is very essential to rural life, as all schemes and entitlements are often attached to bank accounts (PO,1Dec2015).

The creation of the bank account is also useful to establish the creditworthiness of the group so as to be able to get loans from local banks in the future. While internal loans are dispensed from the savings as soon as there is a considerable amount, groups are actively encouraged to deposit savings to establish relationships with local financial institutions (PO, 16 July 2016). Often, the process of creating bank accounts for the *sangha* allowed MS to build stronger relationships with the *sanghas*. One JRP explained that in places like Ingalgondi, she had taken *sangha* members herself and helped open the bank accounts. She had not even taken bus charges for this from the women and they realised she was not after their money and began to show trust and interest (PO,17Feb2016).

Trust was also built by helping women overcome inhibitions about conducting meetings and going to banks. For women who are illiterate and could not write the books, the JRP herself would write for them and use this opportunity to understand the feelings and opinions of women that allowed her to design further actions plans (PO, 21Mar2016). The *sangha* members are encouraged to tell their families what they learned from the meetings. While a bulk of the initial conversations are primarily related to regular meetings, savings, loan distribution, and repayment, MS also attempts to introduce information around schemes and livelihood trainings.

Training for stitching classes as well as dairy training was among the prominent activities that MS was able to conduct without funding. These activities are primarily funded by the respective departments like horticulture or animal husbandry, enabling MS to leverage the existing infrastructure of trainings to benefit the *sanghas*. In fact, the JRP or the *sahayogini* actively looked for and implemented as many activities as they could because of the deficit in financial resources. Some of the activities that the *sahayogini* or the JRP did over the course of three years include:

- wrote letters to the *panchayat* and procured taps, roads, bore wells, and street lights for the village
- registered and got approval for low income housing for several members of the *sanghas* under the Ashraya housing plan
- approved funding for subsidy gas and construction of toilets
- procured loans from the banks for construction of a cowshed and starting of a dairy
- helped in creation of a cooperative garden
- helped members to be selected as Asha workers and helpers in the preparation of the mid-day meal.
- helped create Kishora-Kishori meetings to help school dropouts go back to school

While a number of *sanghas* were proactive in using the knowledge and experience of the *sahayogini* or the JRP to move beyond savings and loans, others were unable or unwilling to do so. Although a definite profile cannot be created regarding which *sanghas* were likely to be active and which ones are not, they were a few enabling and disabling factors that we could identify.

Enabling and disabling factors

One of the most prominent simultaneously enabling and disabling factors are the men located in the family or in the community. As we indicated previously, some of the ways in which MS was able to enter the villages were through the men. In fact, in a lot of the villages in Byadghi, husbands appear to be more interested in creating these *sanghas* rather than the women themselves (PO, 30August2016). This is not always the case for all the villages. Some of our observations indicate that often the children and husbands of the association members come to the meetings and demand that the women go back to their homes as they had work in their respective homes. Sometimes, these disruptions would happen barely half an hour into the meeting (PO, 30August2016).

Women were also reluctant to participate in any outside activities, at least at the start, as they were restricted by the men in their communities. As one of the JRP told us*:* "Men are not good in this village, they don't let out their womenfolk"(PO, 25Apr2016). In a more illustrative example, one of the issues discussed in a *sangha* meeting was related to the shifting of the high school out of the village as the *panchayat* was unable to find teachers (PO, 17Feb2016). When the JRP encouraged them to protest the move and to go to the *panchayat* to ensure that their children study within the village, one of the women said that she could not ask such questions in public. Another said that her husband and sons would scold her if she started asking these questions, saying 'What is your business in all this?' She said that she couldn't read and could not ask one of them to tell her what was in the newspapers, since they would get angry. In response, the JRP told them that all of this must slowly be questioned and they should also realise that women also have a responsibility over how a community runs. She said that if we don't question our sons and husbands, they will continue to do wrong and silence us. She asked them*:*"If not us, then who? And if they shout, we must gently try to change them."While the women did not appear to be very convinced, MS believes revisiting of these issues and these conversations allowed the space for women to start considering their own point of view instead of the men's.

A predominant disabling factor was time, more importantly, time away from work. As discussed above, keeping regular meetings, collection of savings and the completion of proper documentation was essential to create legitimacy and credibility in the eyes of financial institutions. Over the course of three years, we often found that women would not meet as they had to go to work. They would meet only when the JRP came and if she was unable to come because of the lack of funding, months would go by before a *sangha* would meet. In one of the conversations that we were privy to, the JRP asked the representative about the books. The representative told her: "We can't touch the books because of work pressure. We are overloaded with our own work. There is work like this every day, it's not just one day." She said that because she is the only person in the house, she has to do all the house chores herself. She is up from 5am working till 3 pm and then she has to sit down and stitch at least four or five jackets (blouses) in the rest of the time (P0, 4 Feb2016). The JRP asked whether there were any women for the *sangha* who could take up the responsibility of ensuring regular meetings. The representative responded saying almost all of the women had gone to work, taking the stems out of *chillis*[29] This is the main work for the women for at least two three months so no one was available. The representative suggested that if MS would make regular visits, they would better with savings and organising meetings.

As per the methodology of MS, weekly meetings with the *sahayogini* are built into the process of *sangha* formation exactly for this purpose, to ensure that at least in the beginning women take the time out from their very busy lives for themselves, so that they can sit together and discuss issues. However, because there were no *sahayoginis* is in this cluster and no money for multiple visits to a single village, the regularity of visits and, therefore, the building of the *sangha* was compromised. Visits to various villages had to be accomplished with limited funding, so visits to the *sangha* would often be infrequent and short. The JRPs would often complain that without funding, these visits were only to monitor records.

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[29]Byadghi is very famous for its *chilli* production and a lot of the summer work is related to the drying and preparation of the *chilli*, part of which is taking the stems off of the *chillis*.

This is a problem especially when the women in the *sangha* are active and in dire need of services. One of the women from an active *sangha* in Byadghi had gone to Haveri to investigate the schemes for which she was eligible but they made her go from one window to another. She couldn't really understand what she had to do in order to get work. In one of her visits, the JRP explained that if the officer does not give information, she should ask for an RTI application and file it. She advised them that most people will take them seriously when they realise that the women know their rights. She also advised them not to ask for information but to demand it. It is their right to avail of all the schemes that have been designed with them in mind. The women responded that providing the information was not enough. They needed someone to guide them through the process. The woman who had gone to Haveri reiterated that because they didn't know how to go about it, information given to them is often useless (PO,1Dec2015). Guidance alone was not sufficient at the crucial beginning stages. With this example, we also were able to understand the importance of social and government institutions in supporting the empowerment process.

The Importance of institutions

One of the crucial institutions again simultaneously empowering or disempowering were local level institutions. This includes the *anganwadi*, the *panchayat*, and the block level departments. Often, we saw that women of the village would express their desire to be empowered both financially and socially and there was a clearly stated need to be provided information about facts, government plans and facilities. However, the *gram panchayat* would be resistant and not show any kind of interest in conducting empowerment programmes for women in the villages (PO, 16Nov2016). Under these circumstances, the programme had to work extra hard to facilitate discussions. By contrast, when *panchayats* were cooperative, it was not only easy to conduct programmes, it also provided insight into the needs of the community. In one example, as mentioned earlier, people in all the five villages related to the Chandapur *gram panchayat* were interested in creating *sanghas* and also expressed satisfaction in being connected to departments with information. Importantly, the development officers of the villages, (PDOs) took a lot of interest and told the *sahayogini* that the women needed information and should be taught about various things (PO, 21Jan2016). Similarly, when the *anganwadi* worker was cooperative, she would not only facilitate the entry into the village but continue to be a source of support for any development activities that MS wanted to conduct in the village.

One of the major failures in establishing these relationships is the lack of knowledge that these institutions had about MS activities and the contributions that they could make. In almost all of the observations, we found that local level governance bodies and functionaries had almost no knowledge about the MS programme. It was only when MS started the *sanghas* and facilitated discussions that they learnt of it. The *anganwadi* workers told often would remark: "Madam, we didn't know about any such plans of the government(PO, 19Jan2016)".

Despite these inhibiting factors, *sanghas* were formed in two blocks - Byadghi and Shiggaon. Although detailed description of all the *sanghas* is not possible, we would like to provide a general profile of most of the *sanghas*.

Profile of the *sanghas*

As of the last month of the field work, in December, the following number of *sanghas* was formed.

TABLE 22: *SANGHAS* PER *TALUK*

Taluk	Number of *sanghas*
Byadghi	17
Hangal	16
Hirekerur	1
Shiggoan	51

Source: Discussion with Embedded Research Assistant

Operations in the villages in Shiggaon had begun slightly before the research study began. However, they withdrew their personnel from Shiggaon to hold off any MS operations till the baseline was completed. After the baseline was completed, more work was concentrated on Shiggaon as it had one JRP and at least three *sahayoginis* working at any given time. In Byadghi, only one JRP was available, so work was done at a slower

pace. In the other two blocks of Hirekerur and Hangal where there were no personnel available, no *sanghas* were started until funds became available to hire a JRP and *sahayogini*. Even though the number of *sanghas* in Hangal are as many as in Byadghi, we find the more mature *sanghas* in Byadghi and Shiggaon given the length of time and the number of personnel devoted to their formation.

Sanghas even within the same block can be quite different. For example, in Shiggaon, there are three Muslim *sanghas* extremely different from each other. In Bhadrapura, the group is a mixed Muslim group and is very self-motivated. They are interested in everything and active in gaining information. In Jakkanakatti, the *sangha* is not very information-centric but they are very interested in savings. In Basavanakatti, although they are very interested in the information that they get, they still require a lot of push to do any independent work. Given that two or three *sanghas* can form within one village, there are varying levels of interaction, communication, and interdependence. In Vanahalli (Shiggaon) village, there are three very active *sanghas* close to each other, supporting each other and attending meetings together. Dynamics within the group also vary within the same block. In Narayanpur, one of the more economically well-functioning areas, the membership appears to be very mixed in terms of socio-economic class but they are still quite cohesive. In Golughondi, the *sangha* is very active and meets often, yet it is highly resistant to mobility. Members refuse to go to trainings if they are not in the vicinity of their village.

The facilitators as well as the drivers of the *sangha* often have influence far beyond the formation of the *sangha*. In Kalyan, in one of the villages, all the *sanghas* appear to have been started with the initiative of the men in the village and to a large degree are also sustained by the men. In Hiremanakatti, the *sangha* was initially organised by an older woman who is very dynamic and who had been part of a collective that she started herself. The dynamics of the *sangha* were influenced by her experience. In Budapanahalli in Byadghi, the village appears to have been influenced by a *panchayat* member who is the husband of one of the *sangha* members, so access to the *panchayat* was very different for that *sangha*. In Hangal as well as Hirekerur, a number of *sanghas* have started but as they were quite new when we were ending our ethnography, we know little about them.

One of the signs of an active *sangha* is often seen as an amalgam of four basic indicators: (1) presence of members in a meeting (2) regularity of meetings (3) regularity of savings and (4) independence. While MS itself does not classify it in this manner, these seem to be the primary points of interest or conversation by JRPs and *sahayoginis* while checking the books. In addition, we also observed that active *sanghas* tended to be more communicative, vocal and involved in activities (PO, 23May2016). In one of the villages, there were two *sanghas* that had formed. During our visit, all the twenty-four women in both the *sanghas* were present (P0, 22March2016). From our observations, it was not very clear which women belonged to which *sangha*, because they were all quite vocal, argued with each other and functioned fairly cohesively as a group. As with any group, there were a few women who were more vocal than others. It was a very diverse group in terms of age, but similar with respect to class and caste. There were very young women with toddlers. One was visibly pregnant with her second child. The rest of the group was composed of older women, some of them in their mid-60s. Most of the time, the younger women were very vocal but two of the older women were very vocal as well. So, it seemed like it was a mixed group in terms of the leadership of the *sanghas*.

In another village, while only seven out of the 11 members showed up for the meeting, they were all very active (PO, 17Feb2016). From the profiles that had been created of the *sangha*, it appeared that most of the women were about 40-50 years and just two of them were about 16-18 years. Only about two or three members knew to read and write, while majority were able to sign their names. Interestingly, while most of them didn't know how to read or write, they seemed to be very good at calculations and were able to do multiplications and additions required to maintain an account of savings very easily. When the JRP called out the name of someone who had not paid for four to seven weeks, the women were immediately able to calculate exactly what amount they had to pay at that point. We also found that active *sanghas* took a lot of initiative on their own and learnt things very quickly. In the *sangha* mentioned above, the members had learnt how to write the minutes of the meeting as well as the updating of the passbooks between two visits that the JRP made. Active *sanghas* also had a strong trusting relationship with MS. While they may be in awe of the information the *sahayogini* or the JRP

may have, they were not above questioning her, pushing her, and haranguing her about things. She, in turn, often seemed very comfortable in the group, evidenced by the teasing that often permeated their interactions.

A lot of the *sanghas* did not fit all of the criteria of active *sanghas*. In a number of *sanghas*, members would collect savings but would not know, or want to know, anything beyond that. Others were amenable to meetings but did not want to interact on any social issue in the village. Yet others participated in local issues or trainings but only under pressure or persuasion from MS. There seemed to be a tremendous social pressure to partake of the activities that the *sangha* organised, often at the insistence of the JRP or the *sahayogini*. For example, a number of *sanghas* participated in animal husbandry trainings (details below). In one instance, it was clear that some of the women were simply not interested (P0, 22March2016). After a lot of arguments back and forth and clear pressure being put on the silent members by the vocal members, some of them agreed to come. At this point, the JRP did intervene and say that if there are genuine cases where there is no childcare available or that there is work to be done, there is no requirement to attend (P0, 22 March 2016).

When we posed the question of whether there are any social differences between well-functioning and non-functioning *sanghas* to MS, they told us that in general, where the *pratinidhi* or the representative of the group took up responsibility and the members were a little better educated, the *sanghas* functioned well *(*PI,22March2016*)*. They also mentioned that upper caste women were able to grasp processes faster. When we posited that we tended to find that upper caste women stayed more at home and were more reluctant to get involved, while SC women were more vocal, they agreed that this was definitely part of the story. However, in their experience, the understanding in upper caste *sanghas* tended to be better and they took more responsibility for the *sanghas* once started. While not disputing this claim, we argue that the resources, the privileges and the power afforded to upper class and caste women made them more attuned to the processes within the *sangha*. However, a longer-term ethnography that can assess well-functioning *sanghas* that has been provided the full knowledge and training of a fully functioning and well-funded can provide more insight into the capacities and capabilities of *sanghas* in Haveri.

Activities conducted by MS

In usual MS practice, initial visits to the village as well as the first conversations with the *sangha* allow MS to identify the problems within each village and a plan is drawn up systematically. When the *sangha* becomes a little more mature, five committees - education, health, political participation, economic empowerment and gender violence - are created within the *sangha*. Once these committees are set in place, the activities to be undertaken in the village are planned and executed by the *sangha* itself. Prior to that process, however, the activities and plans for the *sangha* are set by the MS. Because none of the *sanghas* we observed had matured enough to plan any kind of activities, the responsibility lay primarily with the individual *sahayogini* or the JRP. While not all the team's activities can be captured in the report, a summary of the main activities done by MS with the *sangha* is offered below.

Training

During the course of the three years, MS functionaries were primarily able to train the *sangha* in four main areas: animal husbandry, tailoring, legal literacy, and nutrition. In fact, a bulk of the MS activities in the past three years has been around training. When we enquired as to how they were managing to do this without money, MS explained that these training programmes are usually sponsored by the individual department or scheme and MS did not have to pay for it. If funded, MS would have conducted trainings that were more related to core themes around gender and education.

As it stands, they felt these trainings were also important for women. For instance, in one of the *sanghas*, the women were so enthusiastic about the animal husbandry training the first time around that they were invited back for a second training (PI, 20Mar2016). The second training also covered different material from the first, so the women were appreciative of the new knowledge. The reason why animal husbandry training was encouraged was because the training covered not only how to take care of cows but how to procure cows, how to get loans for purchasing cows etc. The women also created contacts with the Karnataka Milk Federation, so that they could get connected if they wanted to sell milk or join the cooperative (PI, 20Mar2016). Another form

of livelihood training is related to tailoring. Women could enlist under the Rajiv Gandhi Chaitanya scheme and if they could gather 25-30 women in the village, an experienced person would come to the village and train them. While information about the training was given to many *sanghas*, only a few took it up primarily because of time constraints and lack of interest (PO, 14July2016).

Training related to nutrition and health was extremely useful. These were usually conducted in collaboration with the *anganwadi*. Some of the topics covered during health and nutrition trainings were related to the composition of balanced food and foods that were particularly rich in iron. Detailed instructions were also given regarding the detection of various types of cancers and diseases and which hospitals to approach when someone is ill. Information regarding menstruation as well as local remedies to reduce pain was also covered during the nutrition trainings. Specific schemes for pregnant women and insurance schemes (such as Indradhanush scheme, Indira Gandhi Matrutva Sahayoga plan, Yashaswini card) as well as information related to the procurement of birth and death certificates were also disseminated. One of the biggest benefits of all these nutrition camps was to dispel myths related to vaccinations of children. We observed that women would often worry about the fever that soon followed many of the vaccinations. To assuage their worry, the training would provide them detailed information about why injections such as rubella were critical for the health of their infants (PO, 16Feb2016; 2Feb2017).

In the same vein, legal literacy trainings were also conducted extensively. The purpose of these legal literacy trainings was to inform the public about the legal services available, provide advice and act as a middleman to solve cases, provide information on alternative case solutions and other public-friendly services (PO, 2Dec2016). The training would also provide information on eligibility of free legal services. For example, free services are provided to SC/ST community members, women, and children, factory labourers, survivors of riots, earthquake, and factory destruction, harassment for communal reasons, mental strain, and slavery. They were informed of all legal fees and expenditure in these cases would be given by the state legal authorities.

Entitlements and community participation

Apart from the training imparted to them, the JRPs and the *sahayoginis* also helped the *sanghas* tackle issues in the village such as availability of clean water, construction of CC roads, and the provision of street lights. In most cases, the JRPs or the *sahayoginis* would gather a contingent of six to seven members from the *sanghas* and talk to the *panchayat* and try to resolve issues. Individual infrastructure facilities such as the building of toilets and animal shelters were also lobbied for from the *panchayats* as funds associated with these specific schemes were often transferred to the *panchayat*. Similarly, gas connections for all the families in the *sangha* were approved in one of the villages, based on the help of the associated *sahayogini* (PI, 20Mar2016).

The reason help was often required from the *sahayogini* (and one of the ways in which she was able to establish trust and authority within the *sangha*) was because of the bureaucratic rules that governed access to important schemes. For example, in one of the villages, the *sahayogini* first had to systematically explain the process for obtaining a subsidised gas connection and the potential reasons for any delay in the subsidy gas connection. One reason is bank linkages. These have to be done properly so that the subsidy goes into bank accounts. The normal gas connection has different criteria and a different timeline for connections. Women did not get it immediately. It was allotted on a first-come, first-serve basis. She assured them that as long as the bank accounts are clear and all the paperwork done, they would get it in time. If they don't, they should visit the *panchayat* and ask about the delay. She explained that if there was any discrepancy in the documentation submitted, their application is rejected. The women seemed to understand why it was important and were careful in assembling documents (P0, 22March2016).

In addition to MS providing women necessary information, the women also were active in seeking information from MS. In fact, a lot of the conversations in the meetings were demands made for services such as filling out paperwork for schemes or to help them negotiate the politics of the *panchayat*. While MS would help them, they would be constantly encouraged to be independent. In the village referenced above, the JRP listened to the demands but also told them that the only way that they get what they are entitled to is by working for it. She said that she would facilitate the process, but they'll have to do the work and that it is not her responsibility to

do any of the work that they are supposed to do (P0, 22March2016). She then reiterated that they are not just there to receive services blindly from the government. They also have to assert and ask for their rights. She said to us:"They can't keep saying 'We want, we want and we want' without actually having to do the work in getting these services." She told them that it is their right and their responsibility to question the *panchayat* and the *anganwadi*. She reaffirmed that it is important to know about one's rights, how to get the rights and then to actually do the work to get them.

The MS also encourages the women to be proactive. In one of the villages, it was found that the teacher of the local school would come very late everyday and the mid-day meals were so sub-standard that mothers to provide meals from home. After the *sahayogini* asked the *sangha* to visit the local education department and their own village representative, the women spoke to the men in the village. The men took up the cause and launched a complaint. The *sangha* reported to the *sahayogini* that after the complaint was launched, the teacher started to come very regularly and the mid-day meals started to include sprouts and vegetables (PO, 13Apr2016). This, along with another similar example involving the *anganwadi* (PO,2Aug2016) was often cited as examples to other *sanghas* to showcase the strength in unity and the lesson that if they spoke as a group, action would be taken.

As a way to create better connections of solidarity, MS also tried to get different *sanghas* within the same *panchayat* to meet. In Hanumarahalli, the JRP asked all the *sanghas* located in the five villages in the *gram panchayat* to meet. When she was asked the reason for the meetings, she explained a bigger *sabha* with all of them together would help with an understanding of how *sanghas* worked. One *sangha* will do better than others in some things and there will be things that another *sangha* does better. Bringing them together would create a good space to cross-pollinate ideas. Essentially, the point of the meeting was to exchange ideas about practices, what works, what doesn't work etc. She felt that by meeting and organising the one-day meeting, the strengths and weakness of their *sangha* as well as others would be discussed and they would learn from each other (P0, 29Nov2016).

One of the more important lessons that MS hoped to have *sanghas* learn was related to political participation. In the last *panchayat* elections, five women from recently formed *sanghas* in Shiggaon had won the local elections and were part of the *gram panchayats* (PI, 20Mar2016). MS hoped that other *sangha* women would also be inspired. One of the strategies of MS is to get some *sangha* women into all of these local and regional institutions so that they are able to work better for the benefit of their communities and are able to change the institutional processes.

Programmes for children
Another important way to change institutional and social processes, according to MS, was through the creation of Kishora-Kishori *sanghas*. After school, with permission, boys and girls in the age groups of 11-14 years are identified. Those selected were often at-risk children who were either from marginalised communities or had quit school at a young age and had to go to work in the fields. The purpose of creating these groups was to attempt to integrate them into the system and also to provide them information about various developments in society. Each group usually comprised 20-40 children. The group would select their own name and MS would maintain a register book to record their names, ages, castes etc (PI,24July2015). Several awareness programmes (*Jagruti*) on issues such as violence and abuse would be conducted at school, with the permission of the school. These would be interspersed with messages in the forms of *kavanas* and *oggattus* (local poetic forms). In one instance, the JRP explained in detail, the problems related to child marriage were discussed to let them know that they could stop child marriages by dialing the helpline 1098. She informed them that they need not be scared or even reveal their identity. They just have to inform them about where it is taking place. She then explained that child marriage was not good for children because they would not be physically developed for marriage and it would affect them psychologically as well. While the information was quite serious, we observed the class was very vibrant and the children seemed to be enjoying it (PO, 13 July 2016).

Through lessons similar to this, MS also tries to alter dropout rates. Dropouts in Haveri are usually a result of farm labour and migration and MS tries hard to convince parents to ensure that children attend school. Usually

children are in big demand for the *chilli* crop because they are fast and their fingers are deft. The children go to the field very early in the morning and to school only in the afternoon when there is no more work in the fields. This doesn't lead to good school progress (PI, 20Mar2016). Through these Kishora-Kishori *sanghas*, MS is attempting to bridge these gaps for the students.

Games and outdoor activities

The philosophy of MS has always contained many elements of non-traditional pedagogy primarily because of the non-conventional spaces that they are hoping to create. Also, given the literacy levels of women and the ways in which cultural knowledge is built within rural communities, stories, allegories, songs and games are built into the MS methods. But these often require continued time with the *sangha* as well as funds. Because both were heavily restricted due to financial constraints during the time of our observation, we were only able to see a few of these activities and games. One of the first activities that we noticed was the *Sahabhojana* programme. *Sahabhojana*, literally meaning, 'eating together' is a programme where everyone from different *sanghas* came together, at a particular designated space, to have their meals. In the events that we observed, the women had packed food from their homes and had assembled at a prominent tourist spot. After a bit of sightseeing, the *sahayogini* assembled all of them in a common area and spoke to them about various issues ranging from nutrition and health to development of a *sangha*, how to involve women in it, how to manage it, etc. (PI,22July2015) .

The idea is that in these programmes, away from their village contexts and the constant demands of work and care work made on them, women get a platform to discuss topics like health, government facilities and schemes. If any woman has any problems, they are discussed and resolutions are also made. From what we observed, the women enjoyed the programme and they also expressed that they felt lighter after having shared their problems with each other (PO, 29Jan2016). MS told us that one of the reasons they conduct these events is to introduce a sense of community into the sessions and to illustrate to the women that if they take the time out to do something for themselves, they can accomplish a lot of things (PI, 20Mar2016). Another similar event called moonlight dinner is often hosted when everyone comes together to have dinner together in the night when full moon is nearing. Part of the appeal is to have women enjoy community spaces at times when it is forbidden or restricted for them to be out of the home. Unfortunately, during the time of our observation, there were no moonlight dinners planned.

In these gatherings, games are often played either as ice-breakers or as a way to break the routine of providing information. One instance was to get the women to play the game of 'tiger and cow'. The crux of the game was that the tiger had to get the cow. One woman had to be the tiger and another the cow. The tiger was considered to be strong and the cow weak. The only thing between them was the group of women. So, when the woman pretending to be the tiger would try to catch the cow, the women had to create a wall of sorts to prevent the tiger from getting the cow. During the end of the game, the women would be instructed to leave some gaps between them. This way, the game concluded with the tiger catching the cow. This game play was able to showcase the ways in which the power of the collective (if together) could offset some of the larger power dynamics, and how the disintegrated power of the collective (when spread apart) is unable to stop exploitation. While initially reluctant to play the game, women appear to have enjoyed it by the end (PO, 17Jan2017). They laughed and started chasing each other and it helped them to feel comfortable with each other.

These gatherings were also an opportunity to teach women MS songs. In one such gathering, the *sahayogini* made all the women sing a song about the awareness of rights. This song through many verses offered information about the law, constitution, struggle, rights of women (PO, 28Jan2016). Apart from songs, these meetings outside the village also allowed the *sahayogini* to talk about self-care. In the instance mentioned above, the *sahayogini* told the women gathered that even though they are always busy with housework and fieldwork, they should keep some time for themselves. She also advised them to take rest and sleep for at least seven hours each night. The women were also given advice on what to eat. Most of the women dealt with dairy, they were advised not to sell everything, but to consume milk, buttermilk and curd every day. To make this more interesting, a small activity around food groups was played. The women first divided into groups. Each group was named after a different kind of food group. Whenever the name of a food group was mentioned in

the discussion, that group had to get up and then sit on the floor again. The women enjoyed the programme and seemed to have a lot of fun.

According to MS, these programmes and activities were small but significant ways to influence the cultural and social norms entrenched in rural life which, over a period of time, would have impact on the empowerment of women.

Impact areas of empowerment

The many disruptions to the programme, the lack of funds as well as the lack of training provided to *sahayoginis* and *sanghas* meant that we did not expect to find large movements by way of social, economic, and cultural changes. While examining the ethnographic data, we do find evidence with respect to small changes that MS has been able to bring about, or at least influence, in the following areas: (1) financial knowledge in and decision-taking by women (2) learning and skills (3) attitudes toward themselves. It is important to state that due to the fact that the methods did not function as planned, we cannot state definitively the processes and pathways by which the MS was able to impact areas of economic empowerment, which was one of the primary objectives of the ethnography. Instead, what we can state is that the mechanisms and activities that MS put in place were able to trigger or hasten changes in the emotional, social, and economic landscapes of women's lives.

Financial knowledge

One of the most profound effects visible in almost all of the *sanghas* was related to financial knowledge. In all of the well-functioning *sanghas*, women knew the procedures for savings, the rules of providing internal loans, procedures for depositing savings in the bank and conducting and writing minutes of the meetings so as to provide a record of the authenticity and credibility of the *sangha*. Women took decisions related to when they would deposit their savings in meetings, when an individual who has taken an internal loan should repay the sum (typically within two months) and where to conduct meetings so that no one person has the sole responsibility of conducting meetings (PO, 6Apr2016). While some *sanghas* were independent, others required some assistance with respect to maintenance of their books as none of the members were literate. Often, the *sahayogini* or the family members of the women would maintain the records. In fact, some *sanghas* functioned so well that they were dissatisfied with the Rs. 5000 or Rs. 10000 loans that could be provided to them from the savings that they made. Instead, they lobbied hard to create bank linkages so that livelihood loans to the amount of Rs. 30,000 or Rs. 50,000 could be allocated to them (P0,4Feb2016). These *sanghas*, even while illiterate, had a keen sense of financial matters and were astute enough to ensure that the financial needs of all the members of the *sangha* were met through savings and loan behaviour.

Not all *sanghas*, however, functioned in this manner. In one particular *sangha*, when asked how much savings a woman herself had and how much loan she had taken, she didn't know. When asked why she didn't know, the woman responded that the *sahayogini* was maintaining records and it was not important for her to know. The *sahayogini* admonished her and said that this is the reason why there were so many scams in the village, because the women do not know even their own loans and their own savings. She stressed the importance of changing this (P0, 28 Nov2016). While in this case the woman's ignorance is fuelled by too much trust, others suffered a lack of trust. In many of the *sanghas*, women had no faith in the banking system. They had not registered with any bank and were very reluctant to do, so the money that they had saved over the year was dispersed internally as loans. While they had substantial knowledge and acumen related to their own savings and interest, no one wanted to take full responsibility for the full amount that they had saved and therefore felt it better to utilise the savings rather than use it as collateral in the bank to get loans. Despite the *sahayogini* attempting to provide information about the benefits of depositing it in a bank, they were extremely distrustful of outside agencies handling their money (PO, 19July2016).

The savings behaviour was not always consistent throughout the entire year for many of the *sanghas*. The dip in savings coincided with two factors: availability of work and availability of time. During the lean season, women did not have any work or access to income. Most of the women were daily wage labourers and could not contribute to savings without those wages. When work was available, availability of time to spend on a

meeting became limited. In the *jowari* season, for example, women would spend most of the morning from around 4am to 12pm harvesting the *jowar*. They had to be careful not to work in the sun because when they work in the sun, the *jowar* starts to get dry and pokes their skin leaving them with bloody hands. They work during the early morning hours till it starts to warm, after which they have to do household labour. In this season, therefore, women are often too tired or too busy to attend meetings (P0,4Feb2016). Despite these irregularities, it was clear that one of the areas of impact, with the limited time and resources of MS, was to start mechanisms ensuring financial stability.

Learning and skills

One of the major impact areas that we wanted to measure in our original design related to learning and skills. We defined it in two ways. One was their understanding and use of information regarding their political rights, health and nutrition, gender violence, entitlements and schemes and opportunities for economic and social growth. The second was related to improvement in confidence and participation in new and challenging endeavours, engagement and negotiation of social norms and participation in public life. While the latter will be covered in the next section, we first wanted to examine women's use of information given that most of the *sangha* activities revolved around dispensation of scheme information.

On one of our field visits, we asked the women: 'What changes have you observed after you formed this association?' They told us that earlier they didn't come out and they had no information about society and government plans. They only knew about household chores, meals and sleep. But after forming this association, they were coming out of their houses and conducting these discussions and saving money. Now it feels good, they said (PO, 20July2016). The women in some villages also felt that financial loans were not as important as the information that they were getting from MS. With this information, they had managed to build toilets, animal shelters and had access to important livelihood schemes such as NRLM as well as MRNEGA. They were also able to lobby to gain training in income-generation activities such as tailoring and animal husbandry courses. Additionally, they were now much more aware of the various schemes available to them and started to use their social networks as well as mass media such as TV to find out more specific information about schemes (such as solar lamps). For example, after the *sanghas* were informed by MS about a show called "*Namma Gramma, Namma Yojana*" that showcases a lot of the new schemes applicable to them, the *sanghas* became much more active in demanding services (P0, 29 Nov2016).

In general, we observed the information and awareness of women regarding entitlements was quite high and that in some of the *sanghas*, they were able to make the connection between access to entitlements and their own economic growth.

Attitudes and Decision-making of the Women

In our observations, we found there was mixed evidence related to the changes, attitudes and decision-taking capacities of the women in the *sangha* after joining MS. In some *sanghas*, we found that women were very proactive, confident, bold and serious about ensuring that that the *sangha* was functional. In many *sanghas*, this feeling was primarily motivated to ensure social and economic mobility for themselves. Women understood that being in the *sangha* would allow them to gain the necessary information and knowledge to occupy better social, economic and cultural positions than they currently enjoyed *(*PO,17Feb2016*)*. They were also keenly aware that the knowledge of entitlements and benefits afforded to them by MS was a crucial step to move away from their current social and economic status. In one of the villages, trees and plants that were supposed to be distributed to marginalised communities were actually diverted to the homes of the upper caste families. During one of the meetings, when the women complained about this, the *sahayogini* asked them to go the *gram sabha* and raise the issue. She told them that going to the *gram sabha* was essential and asked them how they could change anything if they simply sat in their respective houses. The women told her they too were angry and 'fed up' with the mistreatment and that they would not leave this issue aside as they typically do (PO, 14May2016). The women then made a resolution to go to the *gram sabha* and ask them about the trees as well as other schemes that were provided to children from SC/ST families, often advertised on TV and in the newspapers.

The attitudinal shifts necessary to come to firm decisions about attending meetings in the village were not easy. Most of the time, we found the women extremely reluctant to venture outside their homes and tackle anything that they perceived was public and, therefore, not in their area of expertise or domain. Even when they did venture out, the reception to their presence was never welcoming. Even for small matters such as the registration of the *sangha*, women's interactions outside their spaces were not encouraging. In one incident, the women had to submit one copy of the *sangha* registration form to the *panchayat* and have another copy signed by the PDO and bring it back. Apparently, the women had gone three times and had not been able to meet the PDO because he was on village visits. The JRP suggested that they meet the Secretary or some other official available at the office and hand the letter over to them. One of the *sangha* women raised a concern about whether this would make the PDO angry. The JRP then made a strong case stating that as a public servant, it was the duty of the PDO to serve them, just like she was doing. She told them that as citizens, they were only asking for their due and not expecting anything personal from him, so there was no need for him to get angry. She told them that if he did, they should let him know that they are well within their rights to ask for the registration and if he was not cooperative, that they would complain about him (PO,17Feb2016).

While most women in the active *sanghas* took these instructions and were able to mobilise, others needed a lot more support to become self-sufficient and independent. In many of the *sanghas*, we found that while women were very active in depositing their savings, they were not interested in any other activities. When asked about their attendance at the *gram sabha*, they would state they didn't know when the *gram sabha* happens and they were not particularly interested. Even if they went, they had no training or confidence in speaking up in a public forum. In a school in Hedigonda, a teacher who hadn't been coming to school for over three years continued to get paid. To address this problem, a *gram sabha* was called and one of the women from the *sangha* attended. When asked what she has said in the meeting or how she had intervened, she said that she had agreed with what others had said in the meeting and quietly come back (PO,17Feb2016).

From our understanding, it was very clear that the *sangha* needed more time as a group to function and needed more extensive training on basic gender concepts to understand and explore their own identities and roles as women located within their families and in communities. Without this time and space for self-reflection and knowledge of basic gender concepts, impact on attitudinal shifts and behavioural changes are likely to be very limited.

Ground realities that MS faced

While it is tempting to attribute the limited impact of MS on the lack of resources at the time of our study, our ethnographic study reveals a more complex confluence of factors, some of which are within the control of MS and some not. We were privy to the breakdown of a structural system such as MS and able to understand the specific factors, mechanisms and constraints that allowed us to unpack the complex processes of economic empowerment in the field. We first begin by documenting the socio-cultural contexts in which the MS methods unfolded, including the presence of a large number of SHGs in the villages in Haveri. The resultant emotions and the experience characterised by lack of trust, feelings of fatigue and the general lack of support mechanisms were crucial in determining interpersonal dynamics not only within the *sangha* but also between the *sangha* and MS. The role of financial restraints on empowerment work also provided us glimpses into the disruption that gave us insights into the relationship between MS philosophy and practice.

The Socio-cultural contexts

One of the most frequent topics of discussion that we had with MS was that in Haveri, the primary challenge faced by MS is a lack of enthusiasm exhibited by the women to join a *sangha*, especially in the Byadghi block. When we first entered the field, it became clear that MS was spending a lot of time trying to get women to enroll in the *sangha*. When asked why this might be so, MS identified the relative prosperity of women in this region as the primary reason. They felt they were unable to induce the women to come together to talk about their problems (PI, 11Jan2016) given their relatively privileged economic status. The residents in Byadghi, for example, tended to have a lot of water in general and many cash crops are grown in the region such as rice, cotton and sugarcane, which translated into better economic status. In addition, with the discovery of a few goldmines in the region, villagers have been paid some 40 lakhs per acre to obtain land that would be mined for

gold. There wasn't a great economic incentive for many of the communities to join *sanghas* so it was harder to get them engaged with the social process.

Another factor appears to be the caste composition. It appears that a lot of the villages do not have a huge distribution of SC and ST families. While there ST populations scattered in the villages in Byadghi and some villages have SC colonies, the caste composition of the families in Byadghi appears to be more General than SC or ST and this made working in Byadghinot fruitful for MS (PI,28Nov2016).

When we pushed MS to articulate the relationship between what they saw as economic need and the incentive to join *sangha*, they said when there is no severe economic need, women tend to be very reluctant to change the status quo. Moreover, the main strategy for MS to gain entry into communities was savings and economically needy communities allowed them to foster interest in forming *sanghas*. When marginalised communities have identifiable needs, they start wanting more information about entitlements and the way that they can access benefits for themselves. This, according to MS, was a gateway in talking about other things such as healthcare, nutrition, legal rights etc (PI,28Nov2016). When we posited that economic empowerment was only one of the many ways to enter the field, we were told the experience of MS indicated that without a savings element in the *sanghas*, the structures and the methods of the MS tend to flounder. They further informed us that women were more reluctant to engage with them only on social issues, so bank linkages and some form of savings were crucial to form *sanghas* (PI, 11Jan2016).

Given that the approach that the team took was heavily dependent savings as an entry strategy, the heavy resistance that they encountered from the women to form saving groups did not really help them create inroads into the community. While MS would constantly emphasize the provision of information as the fundamental difference between them and other savings groups, their entry point and most of their activities were around financial savings. In all of the three years that we observed in the field as well as in the MS meetings, we noticed that while the difficulties of entering the field because of the socio-cultural context were extensively discussed, no alternative strategy that emphasizes non-economic elements such as education or violence was ever proposed. Conversations tended to move towards withdrawing from the villages rather than trying to find alternate strategies to build relationships in the village that could lead the way to forming collectives. This dynamic was further complicated by the inundation of SHGs in the villages of Haveri.

The SHG effect

One of our first observations in the villages we entered was the number of SHGs already present. By one count, they were at least 50 SHGs in just one village, if we counted SSP groups, the Dharmasthala groups, and the Swayam Siddhi groups. In another village, there were six male *sanghas* and 18 female ones. Although there seemed to be an issue with the workings of some of these groups, the members were given some seed money by either religious groups or private companies and they functioned primarily as microcredit groups. Consequently, most of the women MS spoke to were not interested in forming yet another *sangha* (PO,1Dec2015).

Another reason for the reluctance to form another *sangha* was because of previous bad experiences related to SHGs. While some aspects of these experiences will be elaborated upon in subsequent sections, it must be noted that in most of the cases, irresponsibility, inefficiency, and lack of clarity regarding the SHGs were often the cause for mistrusting new groups. In one example, the women told the JRP that they didn't even want to talk about creating a *sangha*. When the JRP asked for specific reasons, they replied that there had been lots of associations in their village but none of them had done proper savings. They deposited their money for two-three months, and then if someone quarrelled, they would come to association asking for their money back. There have been many such cases and that's the reason no one comes to join a *sangha* (PO, 24Mar2016).

An ancillary problem associated with the largest number of *sanghas* was the large number of defaulters in the village. In Byadghi, this became particularly problematic as the number of defaulters in the village was very high. While MS tried to engage with the banks to ensure that the women become credit-worthy again, they found that most banks are reluctant to work with any *sangha* where even one of the women was a defaulter.

Moreover, the women were often so overdrawn, they could not pay any of the money back nor could they save any money (PI, 11Jan 2016).

The process of registering a *sangha* and creating creditworthiness are central aspects of winning the trust and respect of the women, so areas with a high number of bank defaulters were difficult to negotiate with respect to forming a fully functioning *sangha*. In places such as Gudenhalli, women had taken separate loans on their own for raising sheep and had not repaid these loans. In these places, they could not open accounts for the *sangha* both due to bank rules that don't allow it as well as because MS did not want to have debtors on their records. The JRP told us that in these cases, they had to first request the women to leave the *sangha* explaining to them that because of the default, the entire *sangha* would have to lose their account. This often meant that defaulters could not be part of the *sangha* (PO,17Feb2016).

The social landscape of the villages in Haveri is inundated with SHGs and a high percentage of debtors. This exclusionary tactic came as a surprise to us, because the MS mandate and philosophy was to ensure the inclusion of the most marginalised communities. Moreover, it became clear to us that alternate motivations(apart from savings) had to be used not only because women were uninterested but also because MS had to differentiate itself from the other SHGs in the villages. This is even more important because of the high level of distrust that many villages exhibited towards outside agencies entering the villages, promising savings and loans. A strategy highlighting awareness about gender, health, education or even schemes and entitlements might have helped to engage more effectively with the women. While some of the initial information shared by MS was geared towards non-economic aspects of *sangha* formation, it was clearly not enough to dispel the distrust in a few villages.

Lack of trust

The problem of mistrust associated with savings groups was particularly problematic in Byadghi because a micro financing company seems to have entered the villages and cheated the villagers, resulting in a lot of suspicion (PO,20March2016). While the details of this are slightly hazy for many of the villages, in one village we found out that a woman had taken money under three associations: Disha, Equitas and Navachetana. She collected Rs. 60,000 each from 14 women over a period of time after having them sign some documents. The women assumed that it was part of the procedures for the microfinance enterprise. Instead, she took loans in the names of all the members to the tune of 15-20 Lakhs and disappeared from the village. After the women defaulted on the regular repayment on the loans, the microfinance company started harassing them incessantly. Even though they have been told that the loans were taken based on false information, they continued to press for the repayment of the loans. In this particular case, even the elders in the village are not supportive. They told the families that because the woman had left, it was now their responsibility. Although many families were defrauded, no one was willing to lodge a complaint at the police station because of fear. Currently, no one in the village wants to hear the mention of savings groups (PO,4Aug2016). Because of this history of defrauding in many villages in Byadghi, the challenges of forming a *sangha* was particularly high as compared to Shiggaon (PO,17Feb2016; P0,4Oct2016).

Distrust in the villages also came from men who did not want the women to join any *sanghas* or spend too much time at meetings. As discussed earlier in the section about the formation of *sanghas*, men would often interrupt meetings and ask the women to come back to their homes. They would question the *sahayogini*: "*Yennu maddake bandhava*?" ('What have you come to do here?') with a specific implication that their activity were suspicious (PI,27July2015). Women would also be admonished at home because earlier *sanghas* did not require long meetings, as they were strictly microfinance groups. The husbands would question the necessity of 'roaming around' which often made the process of holding meetings related to non-saving issues quite difficult (PO, 9Sept2016).

Another kind of distrust not restricted to Byadghi was related to the ways in which previous SHGs, both private and government, were run. A number of women complained about the inefficient ways in which the associations they had joined were functioning. One of the women complained that they had formed an association about four or five years ago and they had to dismantle it because they didn't get proper facilities.

While the *sahayogini* managed to convince them that MS was different, the inefficiencies and the non-functionality of the previous SHGs continue to haunt the *sahayogini*, especially as she was unable to make frequent visits to the *sangha* as originally planned because of resource constraints (PO, 17July2016).

We observed on a number of occasions that because of the constraints of MS and the inability of the *sahayogini* to keep up her commitment of regular visits, distrust also grew between the *sangha* and MS. Due to the lack of resources, training, and a general lack of motivation, JRPs and the *sahayoginis* could not visit the villages very frequently. When they did, they often gave very little or no notice to the *sanghas* to meet. This often left the women frustrated and angry with the *sahayogini* and they would let her know that they cannot leave their household work and come to the meeting whenever she bothers to visit them.

In one village, one of the husbands who had helped facilitate the formation of the *sangha* told the *sahayogini* that if he had left it to her, the *sangha* would have closed by now, because no one writes the books of the *sangha* nor are they saving. "I do everything," he said. Some members insisted that they can't conduct meetings properly and demanded that they be taken out from the *sangha*. Other members complained that they had formed an association because they believed that their money would be saved, but the *sahayogini* was so unresponsive that they had lost faith (PO, 17 July2016). This kind of mistrust was harder to deal with as it was created after the *sahayogini* had already dealt with the feelings of fatigue and wariness of the women to form the *sangha*.

Feelings of fatigue

One of the most common first responses that MS received when they first approached the villages was that of extreme reluctance. As documented earlier, some of this was fuelled by the previous experience with SHGs and the high levels of distrust that characterised the relationships between the villages and outsiders. But a large part was a function of various emotions such as a sense of jadedness, disinterest, and most of all, feelings of fatigue. While none of the women articulated it as such, we found that in a lot of inactive or poorly functioning *sanghas*, these feelings were predominant in the attitudes and behaviour of the women. In these *sanghas*, there didn't seem to be much effort or enthusiasm even to collect savings. In one village, the members would attend meetings when the JRP visited and pay up all the balance that was due (due to missed installments) but they were not very proactive about maintaining the *sangha* account. Most were not willing to go to the bank and there was a great reluctance in proactively completing *sangha* work (PO,17Feb2016).

This was frustrating not only for the *sahayoginis* and JRPs who had worked very hard in creating the *sangha*, it was also frustrating for individuals who had facilitated the formation of the *sangha*. The husband of one of the *sangha* members told the *sahayogini* that he had brought the programme to the village hoping that it will benefit them, but they don't seem to be active or responding to the programme. He complained that he doesn't understand why they don't really come and avail of the services that MS has been informing them about (PO, 21Mar2016).

Part of the problem was women's workload in terms of both care work and unpaid work. Women were free only for parts of the day, usually during the evening hours before their evening meals. But MS would often hold meetings mid-morning or in the afternoon when women's time and attention was divided between care work and paid work(P0,4Feb2016). During the course of the meetings, some of the members would leave one by one due to other commitments. By the end of the meeting, there would not be a lot of people left. Even the *sangha* members would complain to the *sahayogini* or the JRP that the meeting should not be held at a time that was inconvenient for them. In one village, we observed the members telling the *sahayogini* that there was work in the fields and houses and that they just wanted to give their savings, sign and leave. Even when the *sahayogini* told them that marriages, fairs and festivals would come and go but information is for their own personal and lasting benefit, they didn't stay for the meeting (PO, 9 Feb2016). These time pressures was especially problematic because the information being provided by MS was quite critical to the *sangha*.

Ancillary to this feeling of fatigue was the loss of hope and a sense of jadedness that permeated some of the *sanghas*. For example, one of the things MS was trying to promote is a corruption-free election. So, in a lot of

meetings, the "*Naavu, Namma Mata, Maratakilla*" (We and our vote are not for sale) campaign was spoken about. *Sahayoginis* and the JRPs spoke about the reasons for not taking money for voting and explained that if they take money for the vote, then it is a quid pro quo arrangement. But the responses in most of the villages were fairly jaded. In some of our observations, we found that the *sangha* members had no faith in the system and felt that all of the money was being eaten by politicians and that they were not likely to get any money anyway. Not only did they have no trust or faith that they would get any money from any of the schemes, they also felt that the only time a reciprocal relationship would be honoured was at election time. They were planning to use this opportunity as a way of getting as many benefits and income as possible before the elections are completed. While this is an astute strategic political decision made by the communities, it was also seen by MS as an indictment against the present governing systems. While they attempted to push the women towards seeing themselves as citizens and engaging in activities that would push the government towards more accountability, they were often frustrated by the lackadaisical responses from the women.

Part of the reason for these responses from women was the absence of training and capacity- building activities that translated into a severe lack of support mechanisms usually provided to the *sanghas*. MS methods incorporate, at the very onset, trainings and capacity-building for women in the *sangha*. Basic concepts around gender and identity are taught and, more importantly, a sense of strength and solidarity is built among the members of the *sangha* who start to see themselves not as individuals but as part of a whole. In the absence of this training, and any support mechanisms that allowed the building of capacities within the *sangha*, women, even in the most active *sangha,* would feel helpless, lost or confused about the next course of action.

When the members of the a *sangha* were asked to go to the *panchayat* and ask for the NRLM (National Rural Livelihoods Mission) application forms, they refused to go stating that they were afraid and that the JRP should go with them. They argued that they created the *sangha* because they lack the knowledge to go anywhere independently. They also felt intimidated because most of them were illiterate and felt they could not negotiate the government systems by themselves (PO, 12Feb2016). In fact, illiteracy was seen as a major handicap by the *sangha* and women self-selected themselves out of any activities using their illiteracy as justification (PO,17Feb2016). This meant that the burden of running and managing the *sangha* depended on a few people and this, over a period of time, became so tiresome, frustrating and fatiguing for these individuals that they would refuse to take up all the responsibility for the *sangha*.

The feelings of fatigue and jadedness were not restricted only to *sangha* members. It was also experienced by MS. When we interviewed the MS *sahayoginis* and the JRPs, we heard that they were not given the respect and courtesy for having travelled and come all the way to their villages. They said that some people in the villages would make comments like: "They had no better work, and so they had come to do this sangha work" (PI,20July2015). Even when they went from house to house and convince them about their work, telling them they would give them a lot of information, the response was very discouraging.

Compounding the matter was the non-cooperation of the village administration (the *panchayat* members, the *anganwadi* workers, the teachers, etc) who did not understand their work or give importance to it. In addition, some of them expressed frustration at having to constantly differentiate themselves from other *sanghas* and not having the time and resources to get familiar with the village, the women, and each other so that they could build trust (PI,21July 2015). As it stood, it appeared that even though *sahayoginis* and JRPs were not happy with the nature of their own interactions with the *sangha*, they tried to go through the motions. In the previous example, where the corruption campaign was publicised, it appeared that even the JRP herself felt that just one conversation was not sufficient to change people's minds and she was aware that only by building interpersonal dynamics and trust of the *sangha*, she would not be able to make inroads into the attitudes and belief systems of the *sangha* women.

Interpersonal dynamics

When we entered the field, we realised that even though all of the *sahayoginis* and JRPs were given training with regards to formation and the functions of the *sangha*, the personalities and experience of the *sahayoginis* and JRPs were major factors in ensuring the smooth functioning of *sanghas*. The most prominent traits of any

sahayogini or JRP most helpful for the *sangha* was her active interest and enthusiasm for the empowerment work followed by her knowledge and understanding of basic empowerment concepts. We saw that the belief system and methods employed by different MS personnel heavily influenced the kind of *sanghas* they were able to form and the manner in which these were able to function. This is especially prominent during interactions with difficult *sanghas*. In fact, we soon realised that one of the central functionalities of the MS *sahayogini* or the JRP is to handle interpersonal relationships within the *sangha*.

Most of interpersonal dynamics within the *sangha* rose primarily with regards to money or savings. One of the most commonly cited reasons that members gave for not collecting money for savings on a weekly basis was because they either suspected one of their members to be misusing the savings or felt offended at unfair accusations of corruption. In one village, the office bearer of the *sangha* refused to handle the money as she felt that she was being accused of using it for her own purposes (PO, 10Feb2016). In some instances, the dynamics of the entire village would be brought to bear in the meetings of the *sangha*. For example, a *sangha* member asked her membership to be cancelled. When the JRP asked her for the specific reason that she wanted to leave the *sangha*, she got up and walked away. It appeared that the problem originated in the milk dairy in the village. For every one litre of milk, the villagers would get four rupees incentive. The money did not come directly to the farmers' account but was routed from the diary account. The women noticed that they started getting less and less money. They protested by closing down the diary for a week. Since the person who fills the milk and makes notations of what is owed to the individual women was part of the *sangha* that protested, she felt offended and did not want to participate with the group of women in the *sangha* (PO, 16Feb2016).

Fights also erupted when there were discrepancies in the books. They were exacerbated especially when only one or two literate members of the group were in charge of the books. Tensions in the *sangha* were also heightened when one or two members took up all of the responsibility for running the *sangha* and felt resentful about it. In one meeting, the office bearer complained that the members never came to give the money for the savings on time and they also suspected her of misusing money. In response, another member complained that the office bearers were not making regular trips to the bank or to the PDO office and were not fulfilling their responsibilities. The office bearers in turn reported that even when they did go to these offices, the members rarely acknowledged it. A huge discussion broke out regarding the responsibilities of each of the members. One of the women said she did not mind going but she had work at home. Another said that she had never been to an office before and wouldn't know what to say. She said she was willing to accompany someone else. Finally, the JRP arbitrated saying that without each of them taking full responsibility, they might as well leave the *sangha*. After listening to her, the members demurred and promised to make changes (PO,17Feb2016).

In many instances, we saw MS try to act as the conciliatory force between members. In one instance, when one of the members of the *sangha* walked off in anger, the JRP went and brought her back. She spoke to her gently and tried to convince her to stay. The member complained that when she tries to something, there is always a quarrel. The JRP explained that she was harming herself in foregoing benefits and much information by letting go of the *sangha* (PO, 24Mar2016). In another village, when women were shouting at each other for more than an hour, the *sahayogini* gently explained that there should be peace in the association. If there are so many fights, the *sangha* will break. If anyone gets angry, we should speak peacefully. Then, the *sangha* will run well. While not fully mollified, the *sangha* members did calm down (PO, 18Feb2016).

These fights within the *sangha* were much more easily resolved as compared to the fights between MS and the *sangha*. In an emblematic example that we saw repeated in various forms in other *sanghas*, the women complained that the savings were not deposited properly and they were not able to keep track of the money. When the JRP investigated the books, she found that there was a difference of 56 rupees. Although the JRP tried her best, she could not find the missing 56 rupees. Upon finding out about the missing money, the women started quarrelling with the JRP, saying that they had paid the money but the JRP had had not maintained proper records. The JRP retaliated by stating that she was not always present when they saved and therefore could not be held responsible for their mistakes. The misunderstanding was only resolved after a few follow-up conciliatory meetings (PO, 2May2016). As mentioned earlier, the trust of many of the *sanghas* was gained only when MS started to make it clear that they did not take any money for all the services that they rendered such

as the opening of the bank accounts (PO, 6July2016) and procurement of specific benefits (PO, 17Mar2016). Being at the receiving end of distrust and suspicion was especially hard for *sahayoginis* and JRPs as the already highly constrained resource environment in which they were functioning and the fact that they were spending their own money without any compensation was stressful enough.

Resource constraints

When we first started talking to the MS about our entry into the field, we had some inkling that there was extreme uncertainty about the future of MS. The uncertainty was not only related to the future of MS but to the individual futures of the staff. During the three years that we observed the field, we saw the struggle of MS personnel trying to create futures independent of MS even while hoping that there was a future for MS. Foundational methods of MS were unsustainable, even while the pressure mounted to ensure that normal operations continued. But these activities were primarily built on the uncompensated labour of the *sahayoginis* and the JRPs for the majority of the time. This is primarily because for about 18 months of the year, MS functioned entirely without any source of funding.

No funding had been received since April 2015and while some salaries came to them in the interim, full-fledged funding started only around March of 2017 after MS was supported by the GoK. Senior staff in a higher socio-economic condition and those who had families who could support them were able survive in these conditions. However, for people whose socio-economic conditions were precarious and whose families were entirely based on that person's income, it was very difficult to manage. In addition, no TA/DA was being paid and they were using their own limited money to pay for it.

In fact, MS told us that apart from taking some amount for monthly expenses, they were actually spending all their salaries on just the travel to the villages. They told us that this was very hard on them mentally, and the morale has been down (PI, 12January2016). In the monthly meetings, one *sahayogini* shared her sorrow in not having "even a rupee in my hand" (PO, 1Mar2016). As the months passed and no clarity was provided as to whether MS was going to continue, we could see the frustration and anguish of MS *sahayoginis* and JRPs. A *sahayogini* lamented that she has had to contemplate taking her son out of school because she could not afford his school fees any more. Another was thinking of moving to the MS office as they could not afford rent and food in Haveri (PO, 29Sept2016). Even for things such as milk, the women had to take loans. The MS office itself in Haveri was severely behind in paying rent for the majority of the time that we were in the field. The other problem facing all of them is that they had no social network in Haveri. The senior staff and some of the JRPs had been posted here from different districts. They had no family within Haveri to draw upon for financial or social support making the debt harder to handle emotionally as well.

One of the major problems of the resource constraints was staff retention. An MS staffer told us that when money became tight, the most capable *sahayoginis* found other projects as they could not wait for the funding to resume because of family difficulties. While it was likely that they might come back when they can be paid, it was still a great loss to MS, given the time already spent in training and ensuring their capabilities in the field. It is this capability that makes them useful to other programmes (PI, 11Jan2016). Also, MS felt that their problems would not go away when salaries are paid. The salaries would now go towards repaying loans, which means that for sustenance, they might have to continue to take loans for living expenses. This process started a potentially never-ending cycle of debt among the MS women (PI, 20Mar2016). Moreover, the relationships with friends and family have also been strained because of the loans and they feel like everyone is criticizing them for staying in a job that does not pay. MS personnel told us that while they were working to ensure that the children in the villages do not drop out to support families, it was ironic that the situation in their own homes has started to mirror it in that their own children might have to drop out to work to earn a livelihood (PI, 20Mar2016)

The uncertainty of whether MS would continue (and if it did, in what capacity) also created other frustrations and tensions that affected their work (PO,22Mar2016). There was no clear articulation or guidance on how the programme should function during these distressed times. It was unclear, for example, of whether the MS office should continue with the original MS plans or whether to integrate with the SSP or even whether they should

start withdrawing from the *sanghas*. Without any clear plans on the next strategy, MS did flounder, especially related to the empowerment programmes that they were supposed to conduct.

The lack of empowerment programmes meant that the *sahayoginis* could do no more than provide some scheme-based information, check record books, monitor savings and conduct trainings whenever possible. Without anything substantial to provide, the *sahayoginis* and the JRPs felt highly demotivated and discouraged. For example, without the travel allowances (TA), *sahayoginis* could neither go to the villages nor could they travel to the departments as they were located in the district headquarters away from the *taluk* (PO, 17Mar2016). As a result, the relationships with individual departments were weakening.

Another major setback is the lack of training available to MS personnel at the cluster and district levels. Because the TA and DA of the participants for the trainings were paid out of the MS funds, these programmes have been stopped. While some training still continues to happen at the village level, the senior staff at MS felt that the cross-pollination of ideas that characterised cluster and district level initiatives is not present now. They felt that it was more fruitful for their staff to meet more people and get more exposure. They also emphasized that even for the *sanghas*, the lack of training had a detrimental effect:"Women coming out of the villages who attend trainings, .it makes a lot of impact on them in terms of exposure and knowledge"(PI, 11Jan2016).

Despite the resource constraints, it is laudable that MS women continued to be motivated to spend their own money to create applications for the *panchayat* to register *sanghas* (as they become eligible for Rs. 15,000 from the *panchayat*), creating bank linkages, conduct health and nutrition camps and coordinating with the *sanghas* to get applications submitted for the old age and widow pensions. MS told us that they were continuing all the work that could be done by the *sahayoginis* and the JRP within a block (PI, 20Mar2016). Although they were offered other jobs, a number of them chose to stay without money or job security primarily because they felt that MS was their home. One of the women told us that even though they were offered lucrative jobs, the work that they did in MS was meaningful and after working with MS, it was difficult to adjust to a different philosophy (PI, 11Jan2016).

This begged the question that we asked ourselves and MS throughout the course of our study: whether the constrained circumstances created ruptures and fissures in the relationship between MS philosophy and practice.

Relationship between philosophy and practice

The primary purpose of our study was to understand the mechanisms that lead to long-term sustainable economic empowerment, document barriers to economic empowerment of women and explore probable interventions that address these barriers. During the course of our study, we realised that the heavy resource constraints and turmoil that came with the possible shutting down of the programme meant that the methods as conceptualised could not be followed. We know from previous evidence documented here (Chapter 2) that MS philosophy and methods worked to empower women by creating spaces that allows them to self- reflect and gain confidence, self-assurance and strength within the framework of a collective. Due to the complexity of factors (discussed in this section), our observations could not document the building of this collective space. However, we were still able to study the processes as they unfolded which allowed us to see the points at which the philosophy was able to adapt to the changing circumstances and those at which it could not. By studying these points of breakage and connection, we have the potential to explore the nuances of the philosophy and practice of MS more deeply.

Methodological changes

In our study, we observed that the *sahayoginis* and the JRPs attempted to follow the methods and protocols to form *sanghas* that went beyond the savings groups. In the beginning, during the village survey, we saw the systematic ways in which problems in the village were identified and the ways in which plans for each of the villages were decided. The planning meetings conducted in Haveri laid down definite goals for each of the villages that the *sahayogini* or the JRP had to work towards. However, with the shrinkage of the funds and the uncertainty surrounding the programme, these planning meetings as well as the goals came undone very

quickly. Previously, interventions and the challenges of implementing these interventions would be discussed openly (PI, 11Jan2016). The *sahayoginis* and JRPs were invested in approaching the problem more holistically. When the funds shrank, they necessarily had to reduce the scope and vision of the activities and this had unintended consequences for *MS*. One unintended consequence was that without any meetings or plans to fall back on, the *sahayoginis* and JRPs worked fairly mechanically on the *sanghas*. Without anything to offer them by way of training or knowledge-building, they were restricted to maintaining books, providing scheme information or sponsored activities by the departments and this affected the nature and culture of the *sangha*s being built.

The simplest indicator of the changes related to the scheduling of meetings. In our observations, we found consistently that women would not always be found when the *sahayogini* or the JRP visited. Part of the reason was the *sahayoginis* or the JRPs would make plans based on their convenience or state of funding and could/would not call ahead. Even in cases where they called ahead, they would not always enquire as to the most opportune time to visit. Sometimes, if they could not find enough women in the village that they had intended to visit, they would visit other villages nearby. Because they had not informed those villages earlier, they would not find women there as well. Another observation we made was related to the specific times that the *sahayogini* or the JRP chose to visit. Some *sahayoginis* and JRPs tried to accommodate the women in terms of the time that they would be free. In one season, the women had asked them to come either in the morning or evening and, the *sahayogini* made sure that they would leave early, as that was the season in which they could earn. In the afternoons, when the women were away at work, the *sahayogini* and the JRPs told us that they would try and work with the Kishoris, while waiting for the women to return from work (PI, 21July2015).

These kinds of accommodations were not very frequent. Even when women insisted that they were busy with other work, some *sahayoginis* would insist on assembling people and having a meeting because she was already there (P0,4Feb2016). This often led to dissatisfaction and tension between MS and the *sangha*. Compounding the problem was the sporadic nature of the visits. While the *sahayoginis* would promise to visit regularly, they did not have the capacity to do so. So, the processes required for the *sangha* to form and function suffered in addition to the relationship between the *sangha* and the *sahayoginis*.

We also noticed that follow ups of concerns and issues raised in the field were entirely missing. If the women had expressed concern around water issues or the lack of an *anganwadi* teacher, MS would provide input at the time that it was raised. However, they would not follow up on the action taken or enquire about the resolution of the issue in the next meeting. This meant that they did not really get involved in any village matter that concerned the women and could not really build their capacities women in a systematic manner. One of the more egregious examples that we saw was related to violence. In one of the villages, the *anganwadi* teacher approached the JRP and complained about the family violence in her home. Her brother had started to physically hit their mother when there was no one at home. She was at work all day and at a loss as to what steps to take. At the time, the JRP told her that they would visit their house on their own, understand what the problem is and get legal help. But there was no indication regarding the resolution of this matter in subsequent reports (PO, 22Jan2016). We also observed this on matters related to attendance at *gram sabhas*, hiring of cooks for the mid-day meal, and other concerns that effected the women(PO, 13May2016). The foundational philosophy of MS is to support and encourage women to find strength to resolve their own issues. This lack of attention paid to the women's concerns as well as their time is a significant departure from what MS follows.

The role of the sahayogini and the solidarity of the sangha
A small but significant difference between MS philosophy and practice that we noticed was in the relationship between the *sangha* and MS. In many of interactions we observed, we found that the *sahayogini* or the JRP taken the role of providing information and had created a sense of authority and knowledge around the identity. While this is very important to establish credibility, we also felt that it prevented the *sahayogini* or the JRP to truly relate to the women and treat them as equals. MS philosophy is that the women working with the *sangha* would always act as their *sakhis* or sisters and not engage with the power dynamics that comes with the role of a government functionary.

In one of our interactions we found that when women would not want to do something that they were instructed to do, such as attend a meeting outside their village, or attend a gram sabha, the *sahayogini* got angry and said: "What is the point of doing all the training and the understanding of the bank procedures if you can't state your name and which sangha you belong to?" It was clear that she was very irritated. In response, the women became hesitant and did not engage in any conversation after this outburst(P0,29Nov2016). While it is likely the *sahayogini* had established a particular kind of rapport so that she could freely speak in front of the *sangha*, we also feel that in some of these interactions, recognition of the power differences between MS and the *sangha* and addressing them openly and with some sensitivity was required. Our documentation indicated that the relationship between the *sangha* and MS has not had the opportunity or the space to grow strong. It is even more vital then to ensure that the *sangha* is not treated paternalistically as a beneficiary.

The expectation that women would start to become confident and self-sufficient was, as we saw it, slightly premature. Most of the conversations we recorded appear to have been about savings and keeping of the books. The problems related to literacy of the women, for example, were not seen as an issue in and of itself and appropriate measures such as adult literacy programmes were not initiated, as far as our observations can attest. Instead, low literacy levels were seen as an impediment for keeping the books and were sidestepped by ensuring that a literate person or the *sahayogini* was made in charge of keeping the accounts. Moreover, because dependencies were encouraged or rather, formed on either the *sahayogini* or the literate person, regular meetings and savings without the *sahayogini* were functionally or structurally not feasible. This meant regular meetings, one of the fundamental processes that builds identity and relationships within the *sangha* greatly suffered (PO,17Feb 2016).

The main impression from our observations was that while the women had a notion that they were a group, they had not yet been exposed to or imbibed a sense of the *sangha* - essentially, a sense of working together with a vision of what they could collectively achieve. In one village, even after a year of work, when the *sangha* was asked the name of the JRP who was working with them, they did not know. They were also unclear about where she was from or even the name of the organisation through which they had formed a group (PO,17Feb2016). This highlights the importance of regular meetings, capacity-building and building of a space so as to establish a strong relationship between the *sangha* and the *sahayogini*, so as to transform a savings group into what MS calls a *sangha* or a collective.

Service vs. empowerment model

When MS was first conceptualised, it was seen as one of the first examples of the GO-NGO - government and non-government organisation -model that incorporated the structure, stability and scale of government as well as the flexibility, rootedness, and passion of the NGO. MS, therefore, was not conceptualised as a government project that operationalises schemes or services. Instead, the agenda was to create subversive spaces for women to engage with powerful ideas of empowerment. It perceived women as citizens, not just utilising schemes and benefits, but demanding accountability and being an active part of the governing process to bring about structural social change. It was evident from our observations that the lack of resources heavily impinged on these ideals. The staff at Haveri who had had extensive experience in resource-poor environments in other districts and had been with the programme for a really long time understood the difficulties and compromises that they had had to make because of the lack of funding. It was also clear to us that many of the functionaries tried very hard to approximate the activities and the processes within the *sangha* which, undoubtedly, would have been much more fruitful with full funding.

While acknowledging these particular and difficult circumstances, there were numerous times when we observed MS performing solely within the service delivery framework. For example, with regards to the legal literacy campaign, the agenda of the court was to conduct the legal literacy programme (specified in earlier sections) in a specified number of villages every year. Senior and junior lawyers, presidents and vice-presidents of court associations had to take the responsibility for this programme and organise it every year in about ten villages. For the last two years, they had been making their programme successful by coordinating with MS, which is responsible for gathering the women. In the past year, by their own admission, MS felt that the programme was conducted shoddily, sometimes in three villages in one day. The *sahayogini* mentioned that the

lawyers spoke for only ten minutes in one village and provided little information. The *sahayogini* also told us that the villagers already knew about the laws as they had seen a similar programme on TV. The villagers and women from various groups felt that they had wasted so much time for a programme from which they had learned nothing (PO, 8Mar2016). Even though the content and manner of functioning of this programme were not in MS' hands, the fact that they continued to be the conduit through which scheme dispensation or programmes took place shoddily was counterproductive.

While observing a few such events, it started to become difficult to assess whether MS staff believed in the efficacy of conducting these activities or whether they had to perform them for the sake and benefit of reporting. In one such encounter, the JRP explained to the *sangha* about the benefits of a scheme - *Sukanya Samruddhi Yojana* - targeted at girl children below six years. She explained that if the parents enrolled in the scheme and saved every month with the post office, when the girl turns 18, they get back a sum of one lakh rupees, which they can use for their marriage or education. Further, if they continue to keep the scheme till 21, they can get back six lakh rupees. She explained to them that this scheme was started so that female infanticide would be reduced and to prevent problems like child marriage. She told them to enroll any *sangha* member if they had girl children below six years. When the women asked her about the procedures as well as the last date for applying for the scheme, the JRP told them that she wasn't sure about the last date for applying for the scheme, and it may well haveexpired (PO,17Feb 2016). When asked why she was providing this information when the women may not be able to apply for the scheme, the JRP responded that part of her job was to supply the *sangha* with information and she had done so.

While this example might be aberrant, it still undermines the relationship of trust, dependability, active participation and mutual concern between the *sangha* and MS, the cornerstone o*f* MS. In some of these interactions, it was observed that due to the lack of funds to travel to these villages and no time to build critical relationships, the activities were being done mechanically. In these particular instances, the MS programme started to appear much more like a government programme as opposed to a force transforming gender relations.

It did not help matters that the rural landscape of Haveri has also turned against the narrative used by MS. The increasing proliferation of SHGs and the dominant discourse of savings as the primary means of economic empowerment meant that MS was able to utilise savings as an entry vehicle but the dominant discourse made it difficult for MS to transcend the narrative of the SHG. This was made worse by the fact that MS itself could not, in the moment of crisis, move beyond the service delivery mechanisms and make good its claims that it could provide space for the empowerment of women. It is clear that the *MS* ideology, even in its limited form, was able to influence slight shifts in the behaviour and visions of the women. But in order to rebuild and re-establish the fundamental feminist principles that underlie the MS, it must reflect on the relationship between its stated philosophy and current practice in changing political, social, economic and cultural times.

Chapter 6: The future of MS in Haveri

The foundational philosophy of MS programme is derived from feminist principles and practice which assert that a woman's relationship with a collective influences her identity, her self-worth and her confidence. This, in turn, fosters a cycle of empowerment that can create self-sustaining and long-term impact on gender equity and gender justice. To understand this process better, we chose the district of Haveri to investigate whether the MS philosophy and practice influences the empowerment of women and the manner in which it is able to do so. While the original timeframe of the study was severely affected by the GoI shutting the programme, the study still serves as a baseline for understanding the impact on empowerment by MS. Indeed, the straitened circumstances throws its methods and potential into relief.

Examining the contexts of Haveri showed us interesting trends. The women in our survey were mostly in their 30s and have had some schooling, although disturbingly one-fourth have had no schooling. We also see this reflected in the *sanghas* that formed. The lack of literacy in some of the *sanghas* does pose challenges (documented above) especially when it comes to the transition to being self-sufficient. Majority of the women are Hindu and belong to the General caste group. They are mostly married by the time they are 18 and have an average of two children. The economic status of women generally indicates that they belong to the lower socio-economic class. Nearly half of the women are likely to be employed or have savings. In contrast to the men in the population, most women, when employed, work as agricultural labour for other employers, which we see as a major reason for the compression of time and that inability to engage fully in the empowerment activities hosted by MS.

About 50 percent of women do not take part in, or take independent, decisions on intra-household matters in addition to their own employment and mobility within/outside the village, also evident in the manner of their participation in MS meetings. This, combined with the lower level of awareness about government programmes and laws regarding employment (especially of wages) and attitudes towards violence against women indicate a prevalence of patriarchal social and structural norms that continue to hinder participation as fully realised individuals and citizens. Another noticeable statistic which is disturbing and not captured fully by the ethnography is the high rate of underage marriages of children. Children also seem to be dropping out of school in order to take part in labour markets. Promoting education and building awareness around the postponing the age of marriage are important areas of MS work and will continue to be important for future interventions.

It is clear from both the quantitative and qualitative data that most women who save or take loans, do so from SHGs (around 45%). Our ethnographic work also suggests that the proliferation of microfinance groups has major implications for the formation and the nature of the *sanghas*. The presence of NGOs, as documented above, had three interrelated yet contradictory effects. One, the cheating scandals associated with private micro- financing organisations meant that women did not easily trust any outside organisation especially if they came in to organise collective savings. Two, women were quite familiar with the concept, the nature, and the purpose of collective savings and were quite astute in understanding why the collective saving model was so important. This meant that MS did not have to work very hard in convincing them regarding the benefits of saving collectively. Three, because women were so entrenched in the dominant discourse of microfinance, MS had to work really hard turn them away from the instrumental nature of SHG models. The idea that women can and should find space to talk to each other, to create support structures with each other and to gain strength from each other were harder ideas to implant, given the expectations and experiences of women in other groups.

Additionally, we saw the impact that the lack of funding can have on various key MS processes such as training, capacity-building and creating spaces for solidarity within the *sangha*. We documented the ways in which the fundamental philosophy of MS to help marginalised women to find their voices degenerates into a service delivery model without the necessary financial and structural support. The recent shift of the MS programme to the Women and Child Development Department (DWCD) might enable MS to retain its core philosophical and methodological tenets so that it is able to complement the strengths of the SSP (which manages self-help groups specifically focused on livelihoods). The possible collaboration of the programmes has interesting

implications for the future path of MS. Even at the field level, MS informed us that they are already collaborating with SSP in an informal capacity in the villages. They understood that the goals of SSP and MS are, in fact, complementary. They also felt that the large-scale of the SSP allowed MS to continue employing their methods, even with the SS groups, especially as they have the social capital, networks and knowledge to create social change at the grassroots level(PI, 20Mar2016).

While there are clear problems in the functioning of MS in Haveri currently, we also see some evidence that with full support, both financial and structural, MS can effect changes at the local level. This is because MS not only has a structured and well-tested philosophy and set of methods, it also has a strong knowledge base in the form of individuals who have imbibed the philosophy, mores, and cultures and belief systems of empowerment. In order to truly transform social structures and have an impact on the lives of women, the internalisation and understanding of empowerment as a value in and of itself is very critical.

While the ethnography pointed to a harsher reality – that of negotiated, strategic choices that women make in the wake of institutional collapse, we argue that provided the space and time to reflect on their own experience within the programme, connections to the original ideals of the feminist framework can be re-forged. In the current political, social and economic climate, it is important to re-focus on the feminist emancipatory imagination, as understood by MS and re-examine its potential to influence power structures that can contribute to the true empowerment of rural women in India.

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Appendix 1: Ethical issues

The data was collected in accordance with Human Subjects Protection Principles and the research study was closely overseen by an advisory committee composed on eminent scholars in the field to ensure compliance with ethical principles of data collection and representation. Identifiable data such as name and address were collected as part of the quantitative survey to locate the women, so we ensured that the final data set did not have any identifiers. Moreover, the data that will be released in the public domain will be de-linked from any identifiers. All interviews, focus group discussions as well as participation observation was done with the express consent of the participants and any and all data collection activities were ceased at the first sign of discomfort expressed by respondents. Video recordings were taken with the express consent that they would be used in advocacy activities and would be available in the public domain. Prior to engaging in any fieldwork with research participants, all field staff was trained in multiple sessions regarding research ethics and sensitivity with regard to human subjects. In addition, an ethics protocol was prepared as a guide to all the research participants, including the surveyors administering the survey.

An additional training period for the staff was required when, during the baseline survey, an adverse event was reported. It appeared that on the completion of an interview, one of the family members of a respondent wanted more information about the purpose and intent of the study. The family member escalated the situation by confiscating the laptop of the field surveyor and insisted on having a representative of the organisation to explain the process. The survey organisation along with MS tried to negotiate and smoothen the matter. Upon further discussion, it appeared that the matter was serious enough to stop the survey process till a full accounting of the incident took place, especially as there was violence involved. To ensure that there is a commonality of understanding as to the nature of the incident and to prevent any further such incidents, a meeting between the organisations – the survey organisation, CBPS, and MS – was conducted, to re-evaluate the current process and to make necessary amends to ensure that such incidents are not repeated.

To that end, a training process was conducted with the survey team to ensure that all protocols of proper conduct evolved from the knowledge base of the surveyors. This collated information was then re-organised to start the reflection process. The reflection process allowed the surveyors to share and expand their experiences but also ask themselves and the group important questions related to consent, privacy and the purpose of the survey. After the guided focus group, the training involved an interactive role play exercise, where scenarios that they had reported in the earlier activities were enacted. Surveyors were encouraged to switch roles and play out their strategies for engaging with difficult respondents. Feedback from the participants indicated that they were able to internalise some of the lessons shared by the group and could potentially defuse tensions that might naturally arise in these cultural and social contexts. In order to resume fieldwork, an authorising letter from the DoE in Bengaluru was obtained and this was used as a basis for engaging with the local authorities at the *taluk* and village levels for their support and participation in the baseline survey.

The other issues that we encountered in the field were usual in any research that is conducted in rich community networks such as villages. Some of the typical problems encountered in the field are as follows. The investigators, especially with regards to the quantitative survey, found that they would be asked very personal questions regarding their origin and their caste before consent was given for the interview. It was found that it was critical for the village elders to be informed before and the elders often vetted the interviewer before interviews with individual households could commence. This was not too much of a problem for the qualitative aspect of the study, as we first made contact with MS workers who were already well-known in the village. Entry through them allowed for a 'safe' entry into the field.

Getting time with respondents for both the qualitative and the quantitative interventions was very difficult. Depending on when the team entered the field, in relation to the activities in the farms such as sowing or harvesting seasons, fixing a time to interview the respondents was hard. Many respondents were daily wage workers and answering the questions for the quantitative survey often meant forgoing a daily wage. To compensate, we provided a tiffin-box that was equivalent to the loss of the daily wage and would provide a small compensation in the form of the tiffin box to the family being interviewed. Also, our respondents were

mostly women responsible for multiple care work duties making it difficult to interview them for more than an hour at a time. However, after these problems were identified, efforts were made to ensure that the interviews were scheduled ahead of time based on the convenience of the respondent, so that they were able to set aside time.

Another common problem that both the quantitative and qualitative survey teams faced was respondents wanting solutions to their problems. They were articulating their problems and felt that the socio-economic positions inhabited by the research team would also facilitate redressal. To ensure that we didn't raise these expectations, all the information about the purpose of the research as well as the modes in which we could operate (namely, by influencing policy, instead of direct intervention) were explained in great detail to the respondents. This helped prevent some of these expectations.

Ensuring the confidentiality of responses, especially for the baseline survey, was always a challenge. Women are rarely alone and are often not seen talking to strangers in villages. Therefore, a considerable interest in the research process and often the survey would involve a crowd of curious onlookers. The rule of thumb for situations such as these was two-fold: (1) transparency and (2) gentle persuasion. We ensured that the respondents (and anyone else present) was told very explicitly about the purpose of the survey and encouraged to ask any questions to clear any doubts they may have about participating in the survey. This was primarily used to reassure families and onlookers that even if the respondent was left alone to be interviewed, the content of the interview was not likely to be harmful in any way. The other way to ensure a modicum of privacy was to gently and continually persuade family members/onlookers to provide some privacy to the respondent so as to ensure confidentiality of answers. In keeping with the principle of privacy and confidentiality throughout the process, we also kept the names of the *sahayoginis* and the JRPs and the villages where they worked confidential during and after the ethnography and in the report.

Other than these documented issues, the research did not encounter any ethical difficulties regarding the collection, processing, and analysis of the data.

Appendix 2: Tables

A 1: Type of housing

House Type	Non-Intervention	Intervention	Total
Pucca house	11.53	14.74	13.13
Semi-pucca house	84.06	80.61	82.33
Kutcha house	4.41	4.65	4.53
Total	**100**	**100**	**100**
N	**1926**	**1934**	**3860**

*Pearson chi2(2) = 9.0875; P-value = 0.011
*Source: Primary Survey Data

Table A 2: Source of water

Source of Water	Non-Intervention	Intervention	Total
Household tap	35.31	35.94	35.62
Public tap	59.09	60.75	59.92
Public hand pump	3.17	2.33	2.75
Other Sources of water	2.44	0.98	1.71
Total	**100**	**100**	**100**
N	**1926**	**1934**	**3860**

Pearson chi2(3) = 15.0329; P-value = 0.002
*Source: Primary Survey Data

Table A 3: Source of lighting

Source of lighting	Non-Intervention	Intervention	Total
Electricity	96.42	96.95	96.68
Other source of lighting	3.58	3.05	3.32
Total	**100**	**100**	**100**
N	**1926**	**1934**	**3860**

*Pearson chi2(1) = 0.8515; P-value= 0.356
*Source: Primary Survey Data

Table A 4: Source of cooking fuel

Fuel type	Non-Intervention	Intervention	Total
Wood	85.62	85.83	85.73
Gas Cylinder	12.88	12.93	12.90
Other cooking fuels	1.51	1.24	1.37
Total	**100**	**100**	**100**
N	**1926**	**1934**	**3860**

*Pearson chi2(2) = 0.4997; P-value = 0.779
*Source: Primary Survey Data

Marital status:

Table A 5: Marital status of respondents

Marital Status	Non-intervention	Intervention	Total
Currently married	71.34	71.35	71.35
Never married	14.33	12.25	13.29
Married, but not consummated	6.80	9.10	7.95
Widow	6.13	6.26	6.19
Divorced/Separated/Deserted/Devadasi	1.40	1.03	1.22
Total	**100**	**100**	**100**
N	**1926**	**1934**	**3860**

Fisher's exact = 0.042

*Source: Primary Survey Data

Labour force participation:

Table A 6: Type of labour force participation

Type of Work	Non Intervention	Intervention	Total
Family Work	34.62	34.61	34.62
Agricultural work	24.51	22.15	23.31
Wage Employee	14.6	17.01	15.82
Casual labour	6.92	8.31	7.63
Other	6.38	8.44	7.42
Self-employed	8.28	6.00	7.12
Uncompensated Housework	3.33	2.31	2.81
Uncompensated Work /not Seeking work/N/A	1.35	1.19	1.28
Total	**100**	**100**	**100**

*Source: Primary Survey Data

Table A7: Reasons for not working

Reasons for not working	Non Intervention	Intervention
Housework	44.55	46.23
Child care	21.50	22.70
Pregnancy	21.50	22.70
Working in family business	15.32	13.70
Husband won't allow	11.01	12.62
Health won't permit	6.23	6.98
Pursuing education	7.37	5.89
No opportunities for work	5.45	4.34
Not interested in work	3.06	4.08
Family won't allow	2.65	2.69
Lack of skills for available work	0.99	1.50
Retired	1.14	0.98

*Source: Primary Survey Data

Table A 8: Those who worked in the past seven days.

Work in the past 12 months?	Non-Intervention	Intervention	Total
Yes	41.95	42.14	42.05
No	58.05	57.86	57.95
Total	**100**	**100**	**100**
N	**1921**	**1913**	**3834**

*Pearson chi2(4) = 12.9727 P-value = 0.011
*Source: Primary Survey Data
* Responses of (1) I don't know, (2) Not applicable are not represented in this table.

Table A 9: Seasonality of work based on primary occupation

Seasonality of work	Non-Intervention	Intervention	Total
Throughout the year	26.49	30.07	28.29
Seasonal	71.27	67.33	69.29
Once in a while	2.24	2.60	2.42
Total	**100**	**100**	**100**
N	**804**	**808**	**1612**

*Pearson chi2 (2) = 2.945; P-value = 0.229
*Source: Primary Survey Data
* Responses of (1) I don't know, (2) Skip and (3) Not applicable and (4) Missing are not represented in this table.

Savings and Loans:

Table A 10: Institutions where women have saved

Saving Institutions	Non-Intervention	Intervention	Total
Self help group (SHG)	58.36	55.6	57.01
LIC (Life insurance)	20.71	23.57	22.11
National Bank	5.57	8.57	7.04
Non-governmental organisation (NG0)	4.66	8.1	6.34
Postal office	2.05	2.14	2.09
Private Bank	1.25	1.55	1.40
Joint liability groups (JLG)	3.07	1.55	2.33
Others	1.48	0.72	1.11

*Source: Primary Survey Data

Table A 11: Source of loans

Loan Source	Non-Intervention	Intervention	Total
Self-help Groups	13.45	12.77	13.11
Bank	3.17	4.08	3.63
Micro finance institution (MFI)	3.37	3.62	3.50
Neighbour	3.58	3.46	3.52
Friend	1.66	2.28	1.97
Family	1.45	1.96	1.71
Money Lender	1.56	1.86	1.71
JLG	2.02	0.98	1.50
Others	1.92	1.81	1.87

*Source: Primary Survey Data

Language Proficiency:

Table A 12: Fluency in languages

Language ability	Non-Intervention			Intervention			Total		
	Yes Fluent	Yes Little	No	Yes Fluent	Yes Little	No	Yes Fluent	Yes Little	No
Speak Kannada	98.65	1.09	0.26	98.24	1.34	0.41	98.45	1.22	0.34
Write Kannada	54.41	19.73	25.86	55.27	18.1	26.58	54.84	18.91	26.22
Speak Hindi	9.81	14.64	75.55	7.5	15.77	76.63	8.65	15.21	76.09
Write Hindi	14.64	17.08	68.28	15.1	16.08	68.72	14.87	16.58	68.50
Speak English	4.15	15.89	79.96	2.9	16.49	80.51	3.52	16.19	80.23
Write English	17.91	18.02	64.07	19.18	17.94	62.82	18.55	17.98	63.45

*Source: Primary Survey Data

Decision Making and Self Efficacy:

Table A 13: Decision-Making within the household

	Who makes the decision to. .	Non-Intervention			Intervention			Total		
		Respondent (R)	Husband (H)	Husband / Wife Jointly	R	H	Husband / Wife jointly	R	H	Husband/ wife jointly
Mobility	Visit religious place within village	40.91	27.99	12.25	42.71	24.77	15.25	41.81	26.37	13.76
	Visit religious place outside the village	17.08	40.91	21.03	19.03	40.33	22.44	18.06	40.62	21.74
	Visit friends and relatives	15.15	36.59	39.40	14.85	38.04	39.07	15.00	37.32	39.23
	Visit friend in village	30.58	26.48	23.10	29.11	29.52	23.47	29.84	28.01	23.29
	Visit Friend outside village	11.68	37.75	29.85	12.10	40.07	29.16	11.89	38.91	29.51
	Visit community centre in village	24.92	29.39	25.39	21.15	32.06	28.49	23.03	30.73	24.94
	Visit community centre outside village	16.30	43.15	19.78	15.82	42.19	23.11	16.06	42.67	21.45
	Travel without spouse within village	22.79	33.33	21.65	23.22	32.73	23.78	23.01	33.03	22.72
	Travel without spouse outside the village	14.59	36.45	25.18	14.63	37.59	26.47	14.69	37.02	25.83
	Travel within village	18.12	31.72	28.87	19.75	32.26	28.90	18.94	32.26	28.90
	Travel outside village	12.67	35.62	29.91	11.89	39.35	29.42	12.28	37.49	29.66
Money	Respondent income	14.59	34.89	27.93	15.62	31.85	32.01	15.01	33.37	29.97
	Husband's income	7.89	40.08	29.28	7.29	38.06	33.61	7.59	39.07	31.45
	HH expenses	9.03	30.17	38.32	7.91	29.58	41.93	8.47	29.87	40.13
	Minor Household (HH) purchase	21.96	28.71	27.26	23.06	27.15	29.16	22.51	27.93	28.21
	Major HH Purchase	10.59	31.46	33.85	10.81	31.18	35.47	10.70	31.32	34.66
	Taking of loans	9.14	29.34	39.15	8.01	29.89	41.52	10.70	31.32	34.66
	Repayment of loan	8.83	30.84	38.37	8.27	29.63	41.93	8.58	29.61	40.34
Work	Work	16.74	39.28	36.32	17.30	38.89	36.89	17.02	39.09	36.61
	Type of work	14.85	34.22	30.37	15.46	34.75	30.66	15.16	34.48	30.52
	Distance travelled for work	14.95	34.99	29.44	14.84	34.80	31.33	14.90	34.90	30.39
Health	Children's health	11.37	20.61	47.51	12.25	22.44	47.47	11.81	21.53	47.49
	Respondent's health	10.02	39.25	28.35	11.48	36.40	31.59	10.75	37.82	29.97
Education	Education of the son	9.50	21.86	49.07	8.84	23.06	50.31	9.17	22.46	46.69
	Education of the daughter	9.19	21.34	50.00	8.79	21.25	52.17	8.99	21.30	51.09
Marriage	Children's marriage	7.79	19.37	53.27	6.98	20.58	54.19	7.38	19.97	53.73

Table A 14: Self efficacy

Do you feel that the following statements are true?	Non Intervention				Intervention				Total			
	Not at all true	Hardly true	Moderately true	Exactly true	Not at all true	Hardly true	Moderately true	Exactly true	Not at all true	Hardly true	Moderately true	Exactly true
I can solve difficult problems	3.58	25.29	41.23	29.49	3.93	27.51	41.47	26.68	3.76	26.64	41.355	28.08
If somebody opposes me, I can find means to get what I want	5.04	24.77	37.38	32.40	5.27	26.27	38.37	29.73	5.16	25.52	37.88	31.06
I am certain that I can accomplish my goals	4.31	22.48	35.88	37.07	4.50	23.37	36.66	35.16	4.40	22.93	36.27	36.11
I am confident of dealing with unexpected events	4.31	23.47	36.86	34.94	4.86	23.84	38.00	32.94	4.59	23.65	37.44	33.94
I can handle unforeseen situations, thanks to my resourcefulness	3.89	24.66	38.53	32.61	5.07	25.18	37.59	31.85	4.48	24.92	38.06	32.23
I can solve most problems	3.89	23.05	36.81	35.88	4.55	24.20	36.66	34.23	4.22	23.63	36.74	35.05
I remain calm when facing difficulties	4.21	23.26	39.36	32.87	5.17	23.84	37.90	32.83	4.69	23.55	38.63	32.85
I find several solutions for problems	4.21	24.92	37.44	33.13	5.43	24.92	36.61	32.73	4.82	24.92	37.02	32.93
I find solutions for any kind of trouble	3.43	24.35	38.58	33.39	4.65	25.85	34.80	34.48	4.04	25.10	36.68	33.89
I can handle anything that comes my way	2.54	14.75	28.97	53.43	3.46	14.53	26.53	55.17	3.01	14.53	26.53	55.17

*Source: Primary Survey Data

Table A 15: Attitudes towards violence against women

	Do you think it is okay for a husband to hit his wife, under the following conditions?	Non Intervention			Intervention			Total		
		Yes	**No**	**Others**	**Yes**	**No**	**Others**	**Yes**	**No**	**Others**
Mobility	If she steps out without telling	51.04	46.73	2.23	54.91	43.74	1.35	52.98	45.23	1.79
	If she participates in a women's group	57.42	39.98	2.60	60.29	38.11	1.60	58.86	39.04	2.1
Household	If she doesn't cook proper food	48.49	49.38	2.13	47.41	51.19	1.40	48.95	50.28	0.77
	If she disrespects her in-laws	64.12	33.64	2.24	68.20	30.09	1.71	66.17	31.87	1.96
	If she neglects the house or child	61.58	36.24	2.18	62.67	35.94	1.39	62.12	36.09	1.79
Husband	If she argues with husband	61.42	36.03	2.55	64.32	33.82	1.86	62.88	34.92	2.2
Labour force/education	If she is employed without telling husband	56.39	41.38	2.23	55.95	42.40	1.65	56.17	41.89	1.94
	If she pursues her own education without telling husband	57.84	39.46	2.70	58.27	40.02	1.71	58.06	39.74	2.2
Children	If she makes a decision about her daughter's education or marriage without telling her husband	59.35	37.90	2.75	59.46	38.83	1.71	59.40	38.37	2.23
	If she refuses to have sex with him	51.92	40.55	7.53	51.65	40.80	7.55	51.79	40.67	7.54
	If she is unfaithful	39.82	57.68	2.50	40.74	57.50	1.76	40.28	57.59	2.13
Body	If she aborts her child without telling	72.22	23.83	3.95	70.32	26.32	3.36	71.27	25.08	3.65

*Note: Others- do not know, refuse to answer and not applicable are not considered.

*Source: Primary Survey Data

Intergenerational Effects:

Table A 16: Age Distribution of Children[30]

Age in years	Non Intervention		Intervention		Total	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
0-5 years	53.57 330	46.43 286	52.70 351	47.30 315	53.12 681	46,18 601
6-15 years	48.87 499	51.13 522	53.36 556	46.64 486	51.14 1055	48.86 1008
15-17 years	61.70 211	38.30 131	53.82 176	46.18 151	57.85 387	42.15 282
18 and above	54.23 1102	45.77 930	54.74 1075	45.26 889	54.48 2177	45.52 1819
Total	**53.31 2142**	**46.69 1875**	**53.95 2158**	**46.05 1841**	**53.63 4300**	**46.37 3716**

*Source: Primary Survey Data
*Ages for 10 children are missing

Table A 17: Marital status of all children of respondents

Marital Status of child	Non-Intervention	Intervention	Total
Married	26.57	29.23	27.86
Not married	73.43	70.77	72.01
Total	100	100	100
N	**4019**	**3999**	**8018**

*Pearson chi2(18) = 139.3367; P-value = 0.000
*Source: Primary Survey Data
* responses of (1) I don't know, (2) Skip and (3) Not applicable are not represented in this table.

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[30] When examining either the gender or age distribution of children, it should be noted that these distributions are estimations. The gender of children not staying not at home was not recorded. Based on their names, genders were assigned. Moreover, there were issues with the recording of the age of the children. In some cases, the age was incorrectly reported in months rather than years. The age unit was corrected based on the year of birth and education of child. In some cases where the ages of children was not recorded, their ages were computed based on their year of birth.

Table A 18: Child marriage of all offspring by gender

Years	Gender	Non Intervention	Intervention	Total
	Male	1.92	6.04	3.93
0-17	Female	98.08	93.96	96.07
	Total	**100**	**100**	**100**
	N	**156**	**149**	**305**

Table A 19: Marital status of children (Current Ages 0-18) by gender

Years	Gender	Non Intervention		Intervention		Total	
		Married	**Unmarried**	**Married**	**Unmarried**	**Married**	**Unmarried**
0-17	Male	0.38	99.62	5.63	94.37	3.06	96.94
years	Female	0.53	99.47	6.20	93.49	3.38	96.46
	Total	**0.45**	**99.55**	**5.91**	**93.94**	**3.2**	**96.73**
	N	**1066**	**2950**	**1164**	**2829**	**2230**	**5779**

*Source: Primary Survey Data

Table A 20: Provision of free mid-day meals in school

Mid-Day Meals	Non-Intervention	Intervention	Total
Yes	76.89	76.57	76.73
No	23.11	23.43	23.27
Total	100	100	100
N	**1497**	**1558**	**3055**

*Pearson chi2(4) = 0.04; P-value = 0.83

*Source: Primary Survey Data

* Responses of (1) I don't know, (2) Skip and (3) Not applicable are not represented in this table.