

The Interrelationship between Women's Participation in Neighbourhood Groups and Family Dynamics: A Case Study of Kudumbashree Members

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THE INTERRELATIONSHIP BETWEEN WOMEN'S PARTICIPATION IN NEIGHBOURHOOD GROUPS AND FAMILY DYNAMICS: A CASE STUDY OF KUDUMBASHREE MEMBERS

Abstract: This study explores the multidimensional nature of empowerment by focusing on the household dynamics and the mobility of the members of the Kudumbashree neighbourhood groups in the Thrissur district of Kerala. The study examines if the self-confidence and assertive abilities that women develop as part of their membership translate to a shift in power dynamics and agency within households. To capture the nuances, a qualitative design was chosen for the study. 30 in-depth, semi-structured interviews and 3 focus group discussions were conducted. Participants were recruited through purposive, maximum variation sampling, and the data was analysed using thematic analysis. The active engagement in the neighbourhood groups does not translate to autonomous decision-making within the households. Despite having access to loans, women make decisions regarding loans in consultation with their husbands. Participants from lower income categories as well as nuclear families are more active compared to the others. Due to their active engagement, only the presidents and secretaries of the groups reported a change in mobility because of their membership. It was found that there are slight changes in family dynamics due to membership. However, women's contribution to family income does not translate to their increased agency within the family. The effect of the membership is also not uniform. The study identifies and recommends ways in which Kudumbashree can be effectively utilised as a platform for women's empowerment in addition to the financial aid that it provides to its members.

Keywords: Agency, decision-making, family dynamics, neighbourhood groups

Introduction

“Empowerment is a process whereby women become able to organise themselves to increase their own self-reliance and to assert their independent right to make choices and control resources, which will assist in challenging and eliminating their own subordination.” (Vijayanthi, 2000, p. 72). Lately, the term has been used quite frequently, and a lot of women in our country are perceived to be empowered. Various governmental and non-governmental initiatives enable women to organize themselves into groups and collectively mobilize resources. “Organising women around thrift and credit services is one of the most effective methods, not only for alleviating poverty but also for empowering women.” (World Bank, 1995, 2000/2001, as cited in Galab and Rao, 2003, p. 1274–1283). Teaching the members of the self-help group to pool savings into small, short-term consumption loans is considered a means to empower disadvantaged women financially, socially, and politically (Kishor, 2014). However, empowerment cannot be limited to a few aspects. Empowerment is not only about transformation but also about the achievement of gender equality as well as a redefinition of power relations (Nielsen and Tripathy, 2020). Self-help groups mobilize women and provide them with spaces to discuss issues regarding gender, politics, and day-to-day life (Finnis, 2017).

This study aims to explore empowerment's multidimensional nature and focuses especially on the household dynamics and mobility of the members of the Kudumbashree neighbourhood groups in the Thrissur district of Kerala. Kudumbashree is a collective of women that aims to uplift families through women, and the neighbourhood groups (NHGs) comprise the lowest tier of its three-tier structure. Women living in a locality often group themselves into a neighbourhood group, meet on a regular basis, and pool their savings. The microcredit system ensures that all the members have

financial access; however, it is important to examine how the money is spent and the extent of agency the women wield in spending the money. Often, studies tend to focus only on the outcomes and therefore are prone to conclude that women are empowered if they avail of microfinance services. While the formation of self-help groups is helpful in bringing women outside their homes, often the options and opportunities available to women are constrained by the gender norms and practices that are prevalent (ibid.). Usually, women are discouraged from performing at the group level because of a lack of formal education, poor capabilities, weak communication and interpersonal skills, as well as a negative response from their families (Nielsen and Tripathy, 2020).

Moreover, participation in the groups is not likely to be uniform. Since each group consists of ten to twenty individuals, it is likely that not all of their voices are heard. Therefore, it is necessary to study how the various members engage themselves within each group and how this varies with respect to the social location and age of the participants. Self-help groups are believed to enhance the social standing of women, but it is equally important to examine if they are seen and heard within their own homes and families. Therefore, the study aims to closely examine the politics within the families and whether their participation in the neighbourhood groups, in fact, amounts to empowerment. The status of women can be improved only by handling issues that affect them in the family and the community in which they live (Vijayanthi, 2000). It is likely that a woman has freedom of movement, but this does not ensure that she is respected within the family or that she has made important decisions concerning the family. And often, it is likely that freedom of movement is restricted to matters concerning household needs. In addition, the families might have benefited from the financial resources that are available to the members of the neighbourhood groups, but it is equally important to examine if the women had a say in these financial decisions. Interactions with group members have revealed that even though the cash generated will be used at the family level when a woman accesses credit, these decisions are taken by the man of the household, and the money is most often invested in a family business or the marriage of a daughter (Nielsen and Tripathy, 2020). Since the focus is shifted from issues of women to those of family issues, women are left with limited space to demand and realise their own rights, thereby making them unable to perceive their inability to take decisions concerning their money as an individual threat; they consider it 'proper' that their husbands decide for them (ibid.). It is true that the self-help groups allow women to experience a space beyond the household, which in turn inculcates in them a confidence to fight for their basic needs and to assert their personal authority as women, but the study aims to examine if the self-confidence and assertive abilities translate to a shift in power dynamics and agency within the households.

Literature Review

Empowerment through self-help groups

Self-help groups (SHGs) are generally perceived as strategic components of government programmes that explicitly articulate empowerment goals in addition to addressing poverty-related concerns (Athreya *et al.* 2011). They are financial enterprises that are owned and controlled by members, provide credit services and savings, and distribute their profits among all their members (Berkhof *et al.*, 2005). The bank linkage programme of the self-help groups has emerged as a cost-effective mechanism that provides financial services to the "unreached poor", a success in terms of meeting the financial needs of the poor women in rural areas in addition to strengthening their collective self-help abilities, thereby paving the way for their empowerment (Sundaram, 2012).

Some of the necessary aspects of empowerment include the acquisition of personal skills, knowledge about one's privileges and rights, the power to take decisions, awareness, and self-confidence (Venugopalan, 2014). As far as SHGs are concerned, the locus of decision-making is the group, which in turn gives the members the opportunity to develop their negotiating skills, to decide what is feasible and manageable, to impose sanctions when they are required, as well as to adjust the schedules of repayment in case the circumstances make it impossible to follow the schedule that had previously been agreed upon (Fernandez, 2007). Most of the self-help groups are incorporated within government schemes and are incepted with the goal of improving the self-confidence and self-esteem of women by improving their technical as well as managerial skills, enhancing their social status in the family as well as the community, and increasing the mobilization of services in the public as well as private sector according to the interests of the women, in addition to improving their well-being by introducing time-saving devices and thereby decreasing their drudgery (GoI, 2001, as cited in Athreya *et al.* 2011). These strategies of empowerment are designed in such a way that women move towards a state of independence from that of dependency (Dollard, 2004, as cited in Biswas *et al.*, 2006).

Benefits of participating in self-help groups

The major aim of the SHG concept is the improvement of the economic development of women as well as the creation of a facilitating environment that paves the way for their social transformation in light of gender-based discrimination in the household and workspaces (Venkatesh, 2009). SHGs build social solidarity and, in turn, lead to consequential social transformation if we look at them in broad sociological terms (Davidson and Sanyal, 2017). The formation of self-help groups has shown visible attitudinal changes in women. Evidence from the field suggests that there have been visible changes in terms of the members self-perception, self-esteem, identity, and efficacy (Nielsen and Tripathy, 2020). A major benefit of their participation in the SHGs is that they get the opportunity to save on a regular basis and get access to formal savings institutions in addition to participating in the management of their savings (Sundaram, 2012). Even in socially restrictive climates, forming women into microfinance groups has had very dramatic and unexpected outcomes in stimulating group-based collective actions (Sanyal, 2009). In a country like India, where the interactions of women are majorly restricted to the networks of their kinship while being massively limited by rural life and patriarchal norms, participation in the SHGs acts as avenues for socially isolated women to form new relationships and bonds (Davidson and Sanyal, 2017). The relationships that are formed within the group often extend beyond the group by forming important social capital through the friendships that they form, thereby giving each other advice and exchanging basic needs resources that are vital (*ibid.*).

Often, members have similar reasons to join the self-help groups: credit, savings, and social recognition (Kumar *et al.* 2018). In the groups, women learn from each other while developing new skills through group sharing and participation (Vijayanthi, 2000). They also provide women with freedom of movement, in addition to providing new avenues to do business (Rai and Shrivastava, 2021). An ecosystem of women's collectives and their mentors, which function as 'social capital', can support and sustain the attempts of women to change their lives in addition to resisting power hierarchies and social inequalities (Nielsen and Tripathy, 2020). Interaction with many women at federation and cluster meetings boosts the members' confidence to articulate as well as pursue their interests (Jakimow and Kilby, 2006). However, we cannot be uncritical of the group system. While groups are undeniably helpful in social, economic, and political outcomes, those who are chronically poor tend to be disadvantaged in the case of group formations for a variety of reasons, particularly

because of their lack of rights and assets (Torri, 2012). But the groups also provide women with avenues for increased physical mobility. This enhanced physical mobility infuses them with courage, thereby making it easier to access places that had previously been restricted to them (Sanyal, 2009). In addition, they help the women to comprehend their own situations while educating them in terms of activities to generate income by mobilising one's own resources (Biswas *et al.* 2006).

Challenges to women's empowerment

Even though every woman who receives a loan gains access to additional resources even if her husband appropriates the money, not every woman succeeds in controlling the loans as well as in utilizing them in order to generate independent income (Hashemi *et al.* 1996). The empowerment of women has to be viewed in terms of certain additional elements since it is a cross-cutting category where the household itself is the locus of disempowerment (Mishra and Tripathy, 2011). If the target of assistance is the household, it is likely that men take control of all the resources while the women would have gained nothing, because of which the women would further be marginalized in decision-making (Leach and Sitaram, 2002). Even though women work harder as well as for longer hours, their additional contribution to the income of the family is often not perceived either by themselves or by others (Sahu, 2014). Their age-old distorted perception of self-interest as well as socialization in a patriarchal culture consequently weaken their bargaining abilities within the household (*ibid.*). A study conducted by Swain and Wallentine (2009) reflected increased direct and indirect effects of empowerment, even though women are not empowered to the same degree or at the same rate (Finnis, 2017). Women's empowerment can be achieved only by enhancing their consciousness about class relations and gender, as well as by organizing them in order to engage in struggles for the rights of women at the grassroots level (Hashemi *et al.*, 1996). Scholars such as Kabeer (2001) and Garikipati (2013) have argued that, in order to understand what empowerment entails within a specific cultural and social context, it is important to examine the process rather than the outcomes (Finnis, 2017). For instance, it is insufficient to study if a woman has been able to repay a loan successfully; rather, the ways in which that loan has been controlled, utilized, and repaid help to achieve a nuanced understanding of agency and empowerment.

The societal rules and practices that govern marriage and the norms that regulate the conduct of married women are some of the important factors in the disempowerment of women (Sanyal, 2009). In a study conducted by Leach and Sitaram (2002), it was found that the involvement of the women is restricted to daily decisions within the domestic sphere and revolves around the questions of what food items to buy from the market and what to cook while the husband makes the purchases. The gendered experiences of women, particularly in terms of daily mobility, are nuanced (Finnis, 2017). As wives, women are regarded as emblematic of the honour of the families and, as a result, are majorly confined within their households (Sanyal, 2009). Women are faced with high restrictions on participating in regular and organized activities in public spaces—spaces traditionally occupied by men (*ibid.*). Despite the promise of economic benefits, a lot of women have had to overcome major objections from their households while joining the group, to such an extent that some of them have joined the groups secretly (Sanyal, 2009). Even if some women developed assertive skills as a result of their participation, they were faced with opposition from their husbands, who were uneasy at the sudden change of dynamics within the household. They often resented the increased mobility of their wives as well as their increased absence from the home. Sometimes the resentment escalates to such an extent that they actively sabotage or undermine the activities undertaken by the SHG members, which has led scholars to recommend ways to empower women without antagonizing their husbands

and male relatives. However, by going out of their homes regularly, even during the evening hours, and actively participating in meetings with other women, some of the members have been able to overcome the initial resistance from their husbands (Athreya *et al.* 2011). Another way in which the domination by men continues and reconstructs itself is by exploiting women as new means of capital and labour (Goetz and Sen Gupta, 1995).

Limitations of self-help groups

Moreover, participation in the SHGs is not uniform, and often the women from the poorest as well as the wealthiest households are not part of the intervention. The groups, as a result, tend not to be varied, and often the members belonging to the same caste tend to engage among themselves. The groups are formed based on residential patterns concentrated by religion and caste (Sanyal, 2009). However, the heterogeneity of groups in terms of socio-economic indicators may increase the effective participation of women in SHGs, as it would most likely lead to an advancement of the group's norms, cooperation, leadership, presence at meetings, cohesion, transparency in terms of cash transactions, and building connections with the banks (Kumar *et al.* 2018). But the groups cannot also be extremely heterogeneous, as this adversely affects the mutual trust among the members. In addition, a study conducted by Torri (2012) revealed that in almost every case, the leader of the group was the sole executive as well as the decision-maker of the group. This is contradictory to the grain of the network and the building of trust through cooperative actions (*ibid.*). Moreover, even though the proportion of women who had absolutely no role in decision-making in families has declined substantially, the proportion of those who play an active role is still limited (Srivastava, 2005). Jakimow and Kilby (2006) argue that the self-help group model of development's preoccupation with credit and savings has led to the broadening of cognitive boundaries only in terms of economic activities. The rapid expansion of microfinance programmes that are led by SHGs, followed by an increased emphasis on fulfilling the financial and physical targets, increased repayment rates, as well as financial sustainability, has led to an increased downplay of services that are non-financial in nature – political and social consciousness raising, capacity building, and skill development (Sahu, 2014).

Gap in Knowledge

Even though Kudumbashree is a highly successful initiative in terms of providing financial services to women, it is situated in a state that is said to have a high degree of patriarchy. The study of the empowerment of women within the family and their mobility is, however, an under-researched area. The present study aims to fill this particular gap in knowledge.

Theoretical Framework

For the purpose of the study, the theoretical framework chosen is the empowerment of women through self-help groups. Equality, solidarity, the development of knowledge, mutual learning, and the reduction of stress through dialogues that are based on experiences are regarded as important factors in self-help (Bottomley, 1997; Adamsen, 2002; Chatwin & Torey, 2004; and Docherty, 2004, as cited in Mittlemark and Stang, 2008). SHGs stimulate empowerment and increase the participants' sense of control (*ibid.*).

'Social impact theory' strongly influences the effect of participation in group-based activities. The theory considers social influence as a product of forces operating in a special force field. The theory

was proposed by Latane and Wolf (1981), who defined social impact as “any of the great variety of changes that occur in an individual as a result of the real, implied, or imagined presence of other individuals” (p. 440). The theory views social impact as a unitary concept and thereby allows comparisons between innovation and conformity while predicting the magnitude of their effects on a relative basis. According to the theory, the pressure to conform increases as the “strength, immediacy, and number of individuals advocating the majority position” increases (ibid., p. 441). The social force fields result from two kinds of social situations. In the first situation, an individual is the target of social forces that emanate from other people. The theory proposes that the impact experienced by him or her will be a multiplicative function of the number of people present as well as the amount of impact that each person generates. In the second situation, an individual stands with others as the target of a social force that is external to the group. In this case, the effect will either be diffused or divided among the members of the group, where each individual feels less impact than he or she would have felt if he or she had been alone. With an increase in immediacy, strength, and number of other group members, there will be a decrease in the effect of an outside source on any individual. Latane and Wolf (1981) also posit that the impact that an individual experiences as a result of others in his or her own unit may be an attempt that has a direct influence. For instance, the influence of a subgroup might lead to the members accepting new arguments that support their stance on a particular problem or to the subgroup's opinion becoming polarized. Also, an individual may experience indirect impact from others in his or her own unit, often as a diffusion of impact by other units. In other words, the pressure of influence from others will be divided among the members of the subgroup in such a way that each individual will experience less pressure than he or she would if he or she had not been part of a group. The ability of the subgroup to influence its own members or to resist or diffuse pressure from external sources will be a function of its immediacy, strength, and the number of members in the group.

In addition, Borkman (1999) suggests that it is possible to illustrate the transformative changes, both internal and external, that occur within a group's context by using the “cycle of experiential social learning,” which consists of four phases: a) gaining information and interpreting it within one's own worldview; b) reflecting on how the idea is applicable to oneself; c) trying out new ideas in one's daily life; and d) assessing the consequences of utilizing the new ideas (as cited in Mittlemark and Stang, 2008).

The aforementioned theories have been chosen for the present study to explore the influence that the members of the neighbourhood groups have on each other. The study focuses on the potential impacts that the women might have on each other and aims to determine if they learn from each other and, in fact, gain courage to challenge patriarchal norms by assembling together on a regular basis.

Methodology

A qualitative design was chosen for the study because the research requires a nuanced approach as the differences and similarities between the experiences of each participant are to be studied. Qualitative research adopts an interpretive approach to data and studies it within contexts while considering the subjective meanings individuals bring to their situation (de Vaus, 2001). As part of the same, extensive details of the research participants were collected, and as the design is qualitative, the sample is not generalizable and the study focuses on the specific experiences of the members.

The research site was in the Thrissur district of Kerala. Geographically, Thrissur is situated in the midlands of Kerala. The district comprises 22,810 neighbourhood groups and 100 CDS. Community

Development Society (CDS) is the uppermost tier of the three-tier structure of Kudumbashree. For the purpose of the study, three CDS were chosen. To facilitate maximum variation in sampling, 1 urban CDS and 2 rural CDS were chosen. Participants from the urban area were chosen from the Thrissur Corporation area, and the rural ones were chosen from Anthikkad and Vadanapilly panchayats. The participants of the study were residents of semi-urban and rural areas of the district. They were the members of the neighbourhood groups of Kudumbashree in the Thrissur district of Kerala. 30 in-depth, semi-structured interviews and 3 focus group discussions were conducted.

Purposive sampling was done, and maximum variation sampling was used. The sample population was diverse and composed of members belonging to different demographics, caste groups, income groups, and religious backgrounds. The level of participation of the members within the neighbourhood groups also differed. The sample size was 51 individuals. When necessary, snowball sampling was done to incorporate information-rich cases. The data was collected from 28 November 2022 to 17 December 2022. Thematic analysis was used to analyse the data.

The informed consent of all the participants was obtained prior to the data collection process. The participants were contacted via Kudumbashree, and snowball sampling was done wherever necessary. To maintain confidentiality, the names of the participants were changed while transcribing. The participants were not subject to any major risks; however, some of the information they shared was personal. There were no direct benefits involved.

Findings

Sample description

The sample size of the study was 51 individuals. Semi-structured interviews were conducted with 30 individuals from both rural and urban areas. Purposive sampling was done, and 15 participants were chosen from rural and urban areas, respectively. In addition, three focus group discussions were conducted in pre-existing groups. Two groups were from the rural area and one from the urban area. The first group comprised seven individuals, the second group comprised nine, and the third group comprised five individuals.

Age group

Among the interview participants, a majority (36%) of the participants belonged to the age group 45–53, while the least number of participants (10%) belonged to the 63–71 age group. 20% of the participants were from the age group 36–44, while 17% of the participants belonged to the 27–35 and 54–62 age groups. The first focus group had a majority of participants (43%) from groups 40–44 and the least (28%) from the 50–54 group. 29% of them belonged to the 55–59 group. With respect to the second focus group, a majority of the participants (34%) were from the age group 42–47, and the least (11%) were from the groups 66–71 and 72–77. 22% of them belonged to the groups 48–53 and 60–65. In the third focus group, a majority of them (40%) belonged to the 42–47 group, and 20% of them belonged to 48–53, 54–59, and 60–65, respectively.

Religious background

73% of the interview participants were Hindus, 17% were Muslims, and 10% were Christians. The first and second focus groups comprised entirely of Hindus, and the third group comprised 60% of Christians and 40% of Hindus.

Income category

Among the interview participants, 80% belonged to the APL category and 20% belonged to the BPL category. 71% of the participants in the first focus group were from the APL category, and 29% of them were from the BPL category. In the second focus group, 67% fell above the poverty line, and 33% fell below the poverty line. On the other hand, the third group comprised 60% of participants from the APL category and 40% from the BPL category.

Occupation

The interview participants included 17 housewives, 4 tailors, 2 beauticians, 2 domestic workers, a proprietor of a girls' hostel, a Harithakarmasena worker (a Kudumbashree initiative), a tuition teacher, a MGNREGA worker, and data entry staff.

The major findings from the study can be grouped thematically, as follows:

Membership in neighbourhood groups and women's agency within the families

For the purpose of this study, the agency of women within families has been conceptualised based on their decision-making capabilities within the household, the kinds of decisions that they are involved in, their involvement in the discussions, and examining whether their opinions are sought in cases of decision-making and how. The participants were asked about the types of decisions in the household, and they were asked which decisions they would consider major and minor. The participants identified the decisions related to their children's education, marriage, building a house, buying a property, and renovation works related to the house as major decisions, while the day-to-day decisions such as deciding what to cook, what vegetables to buy, and the payment of necessary bills were minor decisions. It was found out that in the decisions that concerned the entire family, a decision was reached upon discussing with the whole family, whereas the day-to-day decisions are made entirely by women.

The manner in which the participants had decided to join the group also varied. It was either a decision they took by themselves or in consultation with their families. In addition, the manner of decision-making also varied with the head of the household. 80% of the participants were from households headed by their husbands, and they were consulted when a decision was made. On the other hand, two of the households were headed by fathers-in-law, and the opinions of the women were not sought in both cases, regardless of the position they held in the neighbourhood groups. It was found that the participant, who was just a member, was treated in the same way as the secretary of the group, as far as father-in-law-headed households were concerned.

Also, it was interesting to note the way in which the women engaged in the discussions at home. They said that they would engage in a way that "would not create conflicts." They would engage in a subtle way. To assess if there had been a change in decision-making after joining the group, they were asked if there was a change in the way their families consulted their opinions and in the way they responded. In the case of participants who had found a source of income through Kudumbashree, they reported slight changes, while the others did not report any remarkable changes.

To determine if there is a change in the way the members make decisions at home and in the groups, the decision-making practices in the group were studied. The discussions were led by the president and the secretary of the group, and often, all the members did not express their opinions. Only in the groups where it was consciously mandated that everyone had to speak up were all voices heard. The decisions were usually financial in nature. The amount of money that they had to give as a gift in the case of weddings or deaths in the families of the members. The findings also reflect that the members in power wield a certain kind of authority in terms of decision-making.

The relationship between women's participation in the groups and their agency within the families can also be demonstrated by looking at how they make decisions to take out a loan. No matter the position held by women in the groups, the loans were taken out by consulting with their husbands. Interestingly, it was found that even when a participant had an income of their own, she did not take a decision by herself. Interestingly, it was found that even when a participant had an income of their own, she did not take a decision by herself. Only three of the interview participants had set up enterprises with the help of loans, and as a result, the others did not have a source of income of their own. Even though the women decided how to spend the loan amount and the profits they gain from the group, it was used for household expenses—to buy groceries, to buy clothes for the children, to pay for their academics, and also for use by the husbands. The loan amount was also utilised by the husbands of the members, and this trend can be observed regardless of the women's position in the group. Also, an interesting finding emerged: access to loans was not uniform among the participants. The participants from poor households were not given loans of higher amounts as their peers lacked trust in their repaying abilities.

Family profile and women's participation in the groups

Participants who came from families with dependent adults and children found it difficult to engage in various activities as part of the group. They found it difficult to attend the meetings regularly as well as to be involved in any Kudumbashree-related activities. The participants from nuclear families with older children were the most active. Their participation in the group also differed with respect to recent developments in their families. For instance, Janaki and Latha, the two participants whose children recently met with accidents and were bedridden as a result, were active participants prior to the accident.

The participation of the women also differed with respect to their economic background and their reason for membership. While women from lower income groups with annual incomes below three lakhs cited financial benefits as their primary reason for joining, the participation of the women also differed with respect to their economic background and their reason for membership. While women from lower income groups with annual incomes below three lakhs cited financial benefits as their primary reason for joining, the participation of the women also differed with respect to their economic background and their reason for membership. While women from lower income groups with annual incomes below three lakhs cited financial benefits as their primary reason for joining.

As members of patriarchal families, it is impossible for the women to participate without some support from their families. The participants from the families who had already been familiar with the workings of the group did not face any opposition with respect to their involvement in the group activities. If the mothers-in-law had been previous members, it was easier for the daughters-in-law to actively engage as their husbands approved of their membership without any second thoughts. Since

the whole family benefited from the membership in terms of financial help and employment opportunities for the future generation, the families were in favour of the women's participation.

Membership and women's mobility outside their families

It was found that women's mobility outside their homes was largely dependent on the familial structure. In the case of women whose husbands were in town, they were mostly confined to their homes except for the weekly neighbourhood meetings and the occasional visits to the bank that were mandated by Kudumbashree. It was also found that not all members went out for activities related to Kudumbashree. The availability of public transport was also a crucial factor for the mobility of women without a driver's license. The occupational status of the women also determined their mobility outside their homes. The participants who are or have been employed in the past were more likely to go out compared to the unemployed participants. The participants travelled for reasons both related to and independent of Kudumbashree. The general reasons why they went out were to visit their families, go shopping, go on trips with the family, and so on, and they seldom travelled alone.

They were either accompanied by their husbands, children, or friends. The employed participants travelled alone compared to the unemployed ones. Mobility for reasons related to Kudumbashree involves attending the CDS and ADS meetings, travelling to the banks, going out to conduct surveys, and spreading awareness regarding communicable diseases. While all the participants uniformly went out for reasons independent of Kudumbashree, only the presidents and secretaries actively went out for reasons related to Kudumbashree. An interesting finding that emerged was that, in some cases, the husbands also went to the banks to deposit the money. Only the presidents and secretaries (11 out of 30 interview participants) reported any considerable changes in their mobility since joining the group because they are the ones who go out for reasons related to Kudumbashree.

Even though it is mandated that there should be routine elections for the posts of president and secretary, it was observed among the study population that this was not the case. As a result, the other members continue to not undergo any changes as far as mobility is concerned. It was also observed that mobility also changes with respect to changes in familial circumstances. The findings also reflected that the members, namely the presidents and secretaries who regularly go out for reasons related to Kudumbashree, are exposed to more opportunities for peer learning. They get to interact with the members of the other groups within the district and learn from them. The participants who actively engaged themselves in the activities of the group reported several attitudinal changes. They are able to express their opinions and take action when necessary. Participants also noted that the group has been a source of moral support in times of need, which in turn helped them develop a sense of belonging, thereby making them confident enough to face the difficulties in their personal lives. In addition, their identity as a Kudumbashree member works in their favour while carrying out procedures in government offices.

It was found that women themselves made the decisions if they were going out alone to nearby places, as opposed to when they went out as families. In the latter case, either the whole family is involved in the decisions or the husbands make the decisions. Interestingly, even the women who have been presidents for a long time—say, 15 years—asked their husbands for permission to move out of their homes. Permission was generally sought with respect to the distance; they asked for permission to travel long distances.

Discussion

The important factors in self-help, according to the previous research conducted by scholars, are: equality, solidarity, mutual learning, and reduction of stress through dialogues (Bottomley, 1997; Adamsen, 2002; Chatwin and Torey, 2004; and Docherty, 2004, as cited in Mittlemark and Stang, 2008). The findings of the present study reflect three out of the four factors, except for equality. Two of the participants, Janaki and Latha, from the BPL category with very low annual income, said that they were provided loans of very limited amounts because their fellow group members did not trust them to pay the money back. Even though they were the ones who needed the money most, they faced limitations with access to the loan amounts, owing to their economic and familial background. Latha was the only earner in her family, while Janaki and her sick husband were the earners in her family. This finding aligns with that of the study conducted by Torri (2012), which highlighted that those who are chronically poor tend to be disadvantaged in the case of group formations because of their lack of rights and assets.

The findings of the study align with the theories that have been used: the social impact theory proposed by Latane and Wolf (1981) and the cycle of experiential social learning proposed by Borkman (1999). The participants who have been able to negotiate with their families in terms of increased participation in group-related activities and increased mobility have broadly gone through the aforementioned phases. Also, the participants of the present study reported an increased sense of self-esteem, self-perception, identity, and self-efficacy, as pointed out by Nielsen and Tripathy (2020) in their study.

However, the findings of the study were contrary to what Dollard (2014) found out as part of their study, which mentioned that the strategies of empowerment were framed in such a way that the women moved from a state of dependency to one of independence (as cited in Biswas *et al.* 2006). As far as the study sample was concerned, the women were utilising their husband's money to pay the rent as well as the loan amounts. Except for three of them, no one else had utilised the loans to start any enterprises of their own, which in turn led to their continued dependence on their husbands. Also, the findings of the study aligned with the study conducted by Hashemi, Schuler, and Riley (1996), which stated that not every woman succeeds in controlling the loans as well as in utilising them in order to generate independent income. The loans were used for household expenses. In addition, the findings of the present study support the arguments of Kabeer (2001) and Garikipati (2013) that it is insufficient to study if the women have been able to repay a loan successfully. It is important to also examine the ways in which the loans have been controlled, utilised, and repaid to achieve a nuanced understanding of agency and empowerment. The decision-making regarding the loans is not autonomous because they have to consult their husbands as they have no source of income of their own. The findings of the present study also align with the findings of Sanyal (2009), who found that decision-making in households is limited by societal norms. Even the presidents and secretaries were not assertive at their homes.

Apart from the reasons cited by Kumar, Suar, and Mishra (2008) in their study—credit, savings, and social recognition—the present revealed that there are other reasons why the members join the groups. They join for a sense of community and employment opportunities for themselves as well as their children, in addition to developing social skills. The latter reasons were cited by the participants, who belonged to families with slightly higher incomes compared to the others.

Contrary to the findings of Nielsen and Tripathy (2020), who found out that an ecosystem of women's collectives and their mentors leads to 'social capital' that supports and sustains the attempts of women to change and resist power hierarchies and social inequalities, the participants of the study did not make any attempts to change their present circumstances. The husbands were resentful about their wives' increased mobility (Leach and Sitaram, 2002). However, the present study revealed that it does not necessarily prevent their mobility and that they are able to negotiate with their husbands.

Conclusion

It was found that there are slight changes in the family dynamics as a result of the women's membership, but the status quo mostly remains. The women are able to contribute household income; however, this does not extend to increased agency within the families. This is due to the fact that the women are not financially independent and therefore lack a voice within their own homes. Also, it was observed that the effect of the membership is not uniform. Only the presidents and secretaries engage more and thereby report increased mobility since joining the group. Increased mobility leads to more interaction with peers, which in turn leads to an increase in self-esteem and a sense of empowerment. But this change did not happen for the other women, who are mere members. As a result, it is necessary to make sure that most of the members take up the positions. Otherwise, no remarkable changes can be observed as a result of the membership. Also, the engagement within the groups is not an indicator of agency within the households. Participation and engagement vary largely with the composition as well as the economic profile of the household.

In order to make sure that the loans are used to bring about tangible changes in the lives of the women, Kudumbashree can mandatorily link them to enterprises rather than providing them for consumption by households as well. In addition, when the neighbourhood groups are graded on a regular basis, they can also be marked based on the level of participation of the members, so that it will be mandatory for everyone to actively participate in the activities and decision-making processes rather than simply attending the meetings. A rigorous record of the contributions of each of the participants can be maintained and graded accordingly. As the present study has found out, financial independence and increased interaction with other groups bring about empowerment, and these are possible only if the rules of membership are more stringent. Although the stated aim of Kudumbashree is to alleviate poverty in households through women, it provides a platform for women's empowerment that should effectively be utilised.

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