"Empowerment is to do things without having to ask for permission"

- A study of self-help groups' role in empowering women in Mumbai's slum

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Acknowledgments

Thank you:

Anders for good tutorial and believing in us even though we didn't always gave you reasons to, Teres for calming our nerves the days before we left Sweden, the ISO-office for taking us under their wings and making us feel like home on our first visit in India, Swati for telling us relevant information that we needed for our field studies, the NGO for transforming their office into our interview-room, Prashant for your commitment and dedication to our study and all the women we interviewed for your hospitality, non-spicy food, Indian dance-lessons and for sharing your stories and thereby making this study possible.

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Department: School of Social Science

Bachelor's Thesis, 15 credits	Social Work Study Programme
Title:	"Empowerment is to do things without having to ask for permission" – A study of self-help groups' role in empowering women in Mumbai's slum
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Keywords:	Empowerment, India, SHGs, NGOs, women, Mumbai

Abstract

Creating Non-governmental Self-help groups (SHGs) has been a common thing in India since the early 1990's. Studies show that the SHGs usually empower their members in different ways. The empirical material being used in this paper consists of one group discussion and twelve semi-structured interviews with members of five different SHGs being organized by a Non governmental organization (NGO) in Mumbai's slum. This study aims to evaluate if and in which ways female Non-Governmental SHGs in Mumbai's slum helps the members of those groups to get more empowerment. We also wanted to achieve a better insight of how the women's daily life looks like, how they define empowerment and what factors they consider being most important for living an independent life. All of the respondents gave descriptions about different ways that their SHG have facilitated their lives and provided them with empowerment. Some of the most essential factors for an independent life were found to be: awareness, affiliation, earning money and receiving respect.

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Before men had all the importance, but now the women are not listening any more. We are fighting for our rights.

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1. Introduction

In this chapter we will give a short presentation of India, Mumbai and SHGs. We will also introduce our chosen problem area and the central issues and purpose with this study.

You can nowadays read in various different studies and in the newspaper that women in India have more opportunities to empowerment (the concept will be clarified and discussed under 'Theory') than they used to have. One example is in Ulrika Nandra's (2007) article where she writes that old gender roles are reconsidered and women are taking more place in the Indian society. Despite this, research has shown that men have a strong tendency of minimizing the work that is being done by their wives' and that even the women themselves often undervalues and under-report their own work. In many cases where a woman in India contributes to most of the households' income, this is often not socially recognized (Kabeer, 1996). When given the opportunity, we decided to go to Mumbai, India to see for ourselves about the changing relationship between men and women and also to see what is being done to improve the women's empowerment.

Mumbai is the capital city of the Indian state of Maharashtra. The city was known as Bombay until 1995 when it changed to the official name Mumbai. In daily speech the population still uses both names, but in this essay we have decided only to use Mumbai. Travelling through Mumbai is a journey in time, class and religion. The city with its population of 12 million people holds everything from the enormous population of the slum areas to the well-loaded people of the upper class. The streets are mixed with people dragging carriages of water tanks to people driving around in luxurious cars. Mosques, hinduistic alters, turbans, niqabs and veils all are blended in the great mass.

1.1 Description of problem area

Women are discriminated in one way or another in most parts of the world and the poor women of India is a very exposed group of people. The UN has formulated a convention against discrimination of women in every field and it's up to every nation to take action for women's rights (UN, 2000-2009). To fight poverty and to provide these oppressed women

with empowerment, Self-Help Groups (SHGs) is being used successfully (Alexander & Mohanty (ed.) 1997). The SHGs help women to come together as small groups, teaches them about their rights and about savings and has the goal for all of its members of a socio-economic sustainable development (Gaankar 2010). Research shows that SHGs have a specific role in empowering women and that the SHGs activities create awareness among women in both social and economic aspects (Beevi & Devis 2011). Still it's not easy for feminist groups to survive and proliferate in the Third World. This is because the feminism in Third World is at risk as the residents aren't aware of women's rights and therefore it takes a lot of resourcefulness and tenacity to carry feminism (Alexander & Mohanty (ed.) 1997). Women empowerment is a principal that is used in feministic therapy and education to strengthen the opportunities for the individuals to become more independent and take control over their own lives (Nationalencyklopedin, 2012). It includes for example economic opportunity, social equality and personal rights (Sharma, 2006).

Since India is one of the biggest countries in the world and since there have been a very big gap between women and men's rights for a very long time we have chosen to do our study here. According to media India is on the way to a more equal society, but as we can see in studies being done in India, there is still a big difference in being a man or a woman. We believe that it is important to find out how this manifests itself for the women who live in slum areas in Mumbai. We also wanted to get our own picture from the women being members in these SHGs about how their daily lives and economical situations had changed, what they consider being empowerment and also if there have been a difference in the relation between men and women since the SHGs started.

1.2 Purpose

The purpose of this study is to determine what role self-help groups in Mumbai's slums have when it comes to providing women with empowerment and independence.

1.2 Issues

The focus of our questions has been on the change in women's lives after they became a member of a group.

1. *How do the SHGs affect the women's daily lives?*
2. *Have the SHGs changed the relations between men and women in the society, and in that case how?*

3. *In which ways do the SHGs affect the member's economical situation?*

4. *What do the SHG-women consider being empowerment?*

2. Method

This chapter will be used as an introduction to our chosen method and how we proceeded during division of labor, the search for literature, sample, interviews and transcription. We will also give a presentation of the respondents and the NGO that we did our study within. In addition to this, we will describe ethical considerations and validity and reliability in this paper.

2.1 Qualitative method

We have chosen to use a qualitative method. To collect the data that we need, we are going to do semi-structured interviews and to find out how to make a qualitative interview in a good way, we read *Kvalitativa intervjuer* by Jan Trost (2010) and *Forskningsmetodik* by Holme and Solvagn (1997).

The purpose of this study is to find out how the SHGs in one Mumbai slum area have affected the empowerment of the women living there. We want to find patterns among the women's stories and try to see the reality as they see it. This will be done by the use of a qualitative method. The reason why we chose to use a qualitative method is because we believe that this is the best way to help us fulfill the purpose of the essay and answer our questions, which is the main task of a method (Trost, 2010).

Davies and Esseveld (1989) argues in their book *Kvalitativ kvinnoforskning* that qualitative methods are more appropriate than quantitative methods for the study of women's lives. One of the reasons they mention is that a qualitative method highlights the world that the women are essentially located in because the method focuses on the women's own stories and experiences, and therefore contributes to greater understanding of the subject being studied. Since we are going to use a feminist theory and since the choice of method should be done in conjunction with the choice of theoretical perspective, this is another reason why we have decided to choose a qualitative method (Davies & Esseveld, 1989; Trost, 2010).

 What we want to accomplish with this study is to achieve comprehension for the SHGs role in empowering the women living in Mumbai's slums and we think that this will best be achieved by listening to the women's narrative stories (Trost, 2010).

2.2 Preparations

We came in contact with Swati (our tutor on field) through Lund University and we had a meeting with her in Sweden before we went to India.

Since none of us had been to India before we found it important to be well familiar with the country and its culture. To achieve this, we read relevant literature such as books and news about India and Mumbai before we left.

In Mumbai, we devoted the first weeks to become well acquainted in the topic we were studying. This was being done by reading about the Indian women history, NGOs and SHGs and also by talking to Swati. These preparations helped us to get a necessary insight and understanding before we met the women, and it also made it easier for us to understand and relate to their stories.

Before our interviews with the women, we did an interview guide. We wanted to study if the SHGs have provided their members with empowerment and in which ways. Before making the interview guide we had a group discussion with 21 women to find out what issues they found being important to them. The interview guide follows the theme *changes after joining in an SHG group.* To get a grip about how the respondents' society look like and how for example the work between women and men are distributed there, we also included questions regarding this in our interview guide. It was important for us to formulate the questions so the women were given space to answer with their own words. Instead of asking questions that could be answered with a "yes" or a "no", we used open questions to receive the women's responses with their own words (Trost, 2010).

Before each meeting with the women, we dressed in Indian clothes to show respect to the women and to try reducing the already obvious differences between us (Trost, 2010).

2.3 Presentation of the respondents and the NGO

Our empirical data is collected by a group discussion consisting of 21 women from different SHGs in one slum area of Mumbai. Out of these women we did interviews with 12 who were members of five different SHGs in the slum. The interviewees are between 18-50 years and all of them are married and have at least one child, although we didn't had any conditions regarding the woman's civil status or whether she has children or not.

We have given the Non-Governmental Organization (NGO) we were doing our study within a fictive name called 'Mahila' (women in Hindi). Mahila is the mother organization, or a cluster federation, of totally 10 SHGs and the group started in January 2011 when a lot of

people from different locations of Mumbai had to move to another slum in Mumbai because of the MUTP road-building project. Apart from teaching the women in the SHGs about their rights, economy and having a common saving system, Mahila also has started a project where they train the women how to prepare chapattis (thin bread) which are later on sold to restaurants in the neighborhood. This creates new job for women in the community.

2.4 How we proceeded

The area we visited to collect our data was really poor and the office where we met up with our contacts from the organization and later even made our interviews looked a bit like our garages, a big room with concrete walls and a metal door which can be rolled down, there were a couple of plastic chairs in the room and two computers, but when we were doing the interviews we sat on mats on the floor. Our first contact with the women was a group discussion where we got to ask questions to them and they got to ask questions to us. After the group discussion we were invited to lunch or dinner at most of the women's homes. Due to lack of time and to the fact that it was impossible for us to go to lunch or dinner at 25 different homes, we accepted to go to a dinner hosted by three women the day after, and later on have some coffee or chai at a couple of more homes. The dinner hosted by the three women was a very good idea to get to know the women better and really broke the ice.

Present during the interviews was: the respondent, the interpreter and us. We always offered the women something to drink, biscuits and fruits, but they never accepted our offers. However, they always wanted to invite us to their home for chai and food.

2.5 Sample, group discussion and interviews

We have conducted semi-structured interviews based on our interview guide. Our chosen organization Mahila helped us to organize a group discussion, which took place at the office of Mahila. Present under the discussion were 21 women (all members of SHG's in the slum area), two female interpreters and the two of us. Before the discussion we presented ourselves, informed about our study and about it's confidentiality and explained what the empiric data should be used for. The group discussion provided us with a clearer picture of how the women's daily lives in the slum could look like and which issues they found most important and based on this, we created our interview guide.

Out of the women from the group discussion, we interviewed 12 members of five of Mahila's SHGs. The sample of the interviewees was as follows: we informed all of the

women who had participated in our group discussion that we would like to interview 12 of them who were members in five different SHG's, and we asked if any of them were interested. Many of the women volunteered and out of them we interviewed 12. All interviews were qualitative and they lasted between 20 minutes up to one and a half hour. Our only criterion in the selection of interviewees was that it should be 12 women over 18 years who are members in five different SHGs in Mumbai's slums. The interviewees are anonymous in this essay and instead of using their names we will refer to them as numbers, for example: Interview 1. The reason why we chose to do the interviews with the members of the SHGs is that we believe that they are the ones who can give the best picture of how the SHG affect the women.

Our first thought was that the interviews would take place in respondents' house, because we thought of their home as a place where they could feel safe and comfortable. Since the above factors may lead to the interviews becomes disjointed and disturbed, we decided together with the interviewees and Mahila that the interviews would be held at Mahila's office. We agreed that this was a great place to have the interviews because the office is located in the women's society and it is a place they like and are well familiar with (Trost, 2010).

2.6 Transcription and the use of interpreters

We recorded all the interviews (except one because of problems with the recorder) and then we transferred speech to writing by transcribe and analyze the material. The interviews were based on our interview guide and the questions were asked according to this. During all interviews both of us were present and we took turns in being the interviewer and being the one who took notes.

Since none of the interviewees spoke English and since we don't know how to speak Marathi (the local language of the district of Maharashtra where Mumbai is located), we had to use an interpreter during the interviews. It was important for us that the translator would not belong to Mahila to avoid the risk that the respondents' felt uncomfortable. We also found it necessary that the translator would be a woman, since our study is about being a woman in India. In addition to this, other necessary qualifications were that the translator would speak good Marathi and of course good English. Mahila helped us to come in contact with women in the society who spoke proper English and Mahrati and we ended up with three different translators who took turns in translating the interviews.

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2.7 Literature

To find the relevant literature that we needed we did searches in Lund University's databases. We used EBSCOhost for searching peer reviewed articles and LOVISA to find books and periodicals. In India we used the library at Tata Institute of Social Sciences. In the selection of books we started out by searching books about the Indian women's history to get the overall picture.

Beside this, we have been using articles from newspapers to present orient ourselves. We have also been using Nationalencyklopedin and other dictionary's to define concepts and UN to get the overall picture of women's rights.

2.8 Delimitation

In this essay, we have studied 5 different Non-governmental self-help groups in Mumbai's slum. We chose to limit ourselves to only interview women who are members of the SHGs to hear their stories of how the groups have influenced their lives. We made this decision because we think that the members are the ones who can give us the best description of which role the SHGs have in their life. We have limited ourselves exclusively on women's perception of SHGs. This means that we will not move on to describe how the SHGs work to empower their members is being done.

We have decided to delineate this study to SHGs from NGOs. We will therefore not study SHGs who belong to governmental organizations, nor will we study SHGs located outside Mumbai's slum.

2.9 Ethical considerations

To ensure that our research was conducted ethically correct, we followed the requirements contained in the Swedish research: the information requirement, the requirement of consent, confidentiality obligations and use requirement (Bryman, 2006).

All the women were informed that it was voluntary to participate in our group discussion and we then asked some of them if they wanted to be interviewed. Our only criterion was that they needed to be at least 18 years old. Before each interview we started out with a presentation of ourselves by telling the women who we are, where we come from, and what our intention with the interview was. When this was done, we presented our bachelor

essay and told the respondent what it should be about and what it will be used for. We then asked the women if it was okay that we had the interview recorded to facilitate our transcription. After we had received approval for this, we assured the women that the interview was completely confidential. We chose to de-identify all the women since we don't think that their identity is relevant for this study.

The employees of the organization were very curious and dedicated to our study and they asked us if it was possible for them to observe the interviews. Since we wanted the women to feel as comfortable as possible we decided that only the two of us, the interpreter and the woman being interviewed would be present during the interview.

We are well aware of the difficulties that can be the effect in the use of an interpreter, as for example: the respondent's answers are retold different, important information disappears, less interaction between interviewer and respondent, more disclosure sense of the interviewee. To reduce those difficulties above, it was very important for us to use a female translator who wasn't linked to the organization in any way.

2.10 Validity and Reliability

In our achievement for high validity and reliability in this essay, we have read Holme and Solvang's (1997) *Forskningsmetodik* and Keats (2000) *Interviewing – a practical guide for students and professionals.*

The concept validity is about using the relevant parts while the concept reliability focus on making the using in a reliable way (Holme & Solvang, 1997). Validity is also about "how well the research instrument measures what it is intended to measure" (Keats 200:77) and about how confident we as researchers can be that our interviews are actually doing and measuring what it's intended to. Questions we can ask ourselves to clarify the validity of our research is for example if the purpose is served, does our interview material answer to our research questions. It's important that the persons being interviewed sees the point of the questions being asked and the way that the questions being presented, otherwise the respondents won't see the interview as valid, therefore it's important that the researchers are true with the purpose of the study. To achieve this during our interviews, we made it very clear to the women that they should ask us if a question was unclear or if they didn't understand the implication of it.

According to Keats (2000) there are two ways that reliability could be shown in a study. The first way is to repeat the interview on a later occasion and see if the answers would be the

same or if they had changed. The other way is to use the same questions given in different question formats. Since we were under a quite tight time schedule we had no possibility to repeat the interview on a later occasion, but we tried to make our interview guide so that we would ask many questions that actually were on the same topic – empowerment. If we would have just asked the women in what ways they had gained empowerment through the SHGs, the answers would hardly be reliable, instead we asked the women about different parts of their lives and if there were any differences now according to before they joined the groups, such as economical situation and getting their voice heard.

2.11 Division of labor

We have been working together all way through the study and we have contributed equally to this paper. We took turns to interview, we have read same amount literature and we've compiled our empirical data together. We have helped each other to write all the sections of this paper and none of us have written any of the sections on our own.

During the whole process we have helped one another and we have also supported and motivated each other during the whole process.

3. Background

In this chapter we are going to present India and the caste system of India to give an introduction to the country and its culture, UN to describe their convention against female discrimination and female-SHGs to describe the phenomenon of self-help groups. We are also going to clarify the terms 'slum area' and 'NGO'.

3.1 India

India is one of the world's largest countries and it is placed in the south Asian area, it has the second largest population in the world and the seventh largest land area. There lives about 1 100 millions of people in India and to get a grip of how many people that really is, we can compare it to the 800 millions of people who live in the 54 different countries belonging to the continent of Africa (Widqvist, 2004). India is known for its caste system, which still has a major impact on the country even though the system formally is abolished. The caste system is identified generally by Hinduism but is also common in Christians, Sikhs and Muslims (Vijayanath et al., 2010).

A study from 2009 reports that one third of the Indian population lives in poverty. Women, children and low caste are the most exposed groups, especially when they live in the urban slums. Even though India is a nation that, in many aspects, develops very fast discrimination and oppression of women is common. There are numerous examples of this, here are some of them: daughters inherit less than sons, boys are valued higher than girls and daughters are seen as an economic burden (Daleke, 2011).

3.2 Caste system

Even though the Indian caste system was abolished 60 years ago, it is still a common way to rank the status of Indians (Vijayanath et al., 2010).

Caste is an Indian social structure and hierarchy of groups, which key concepts are purity and impurity. Although the caste system gradually becomes less important, particularly in the cities, a person's caste still is of great importance in their social life. The individual is born into these groups, which traditionally have crucial importance to the individual's entire life situation, such as the choice of marriage partner, profession, socializing and status. The higher positions in the society are dominated by the higher castes, while the landless, uneducated and poor mainly consists of low castes. Especially vulnerable are the so-called untouchable castes, often mistakenly mentioned as casteless, who belong to the bottom of the caste hierarchy (Karlsson, 2012).

3.3 UN

In most parts of the world women are discriminated in one way or another. To prevent this the United Nations (UN) has formulated a convention against discrimination of women in every field: The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The convention was adopted in 1979 by the UN General Assembly and consists of a preamble of 30 articles, defining the different aspects of the discrimination of women. CEDAW compels the consenting nations to take action for women's rights and defines discrimination against women as:

> (...) any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field (UN, 2000-2009).

3.4 Female-SHGs

There are many kinds of work that need to be done to end discrimination of women in India, for example: legislation, welfare politics and education. At the same time, however, it's important to organize the women in grassroots movements. One method of doing this is through forming Self-Help Groups (SHGs) and this has been done since the early 1990's in India (Shinde & Ingole, 2011). SHGs are small voluntary groups that consist of women with the same socio-economic background and together they work at grass root level for the purpose of solving their problems through mutual self-help. The women search for different ways to develop their self-esteem, self-reliance and self-confidence (Bevi & Devi, 2011).

SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The basic principles of the SHGs are: group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment (Amutha, 2011a).

According to Sairoba Gaankar (2010) self-help group has the goal for all of its members of a socio-economic sustainable development. The group is a "self governed, peer controlled informal group of people with similar socio-economic background and having a desire to collectively perform common purpose. SHGs is a homogeneous group of people with low income voluntarily coming together" (p. 30). The National Bank for Agriculture and Rural Development (2002) defined SHGs "as a group of people having a common goal of socio-economic sustainable development, discussing and resolving it through appropriate participatory decision making" (Gaankar 2010, p. 30).

We know for a fact that during the last century, the Western civilization has been through a big change when it comes to equality between sexes, for instance in Sweden, where women got the right to vote in elections and nowadays are equal to men according to law. For us who live in the Western civilization it goes without saying that both boys and girls for example have the right to get equal education, but we also know that this isn't the case for women all over the world, certainly not in the slum areas of the Third World.

3.5 NGO and Slum area

Non-governmental organization (NGO) – A NGO is a non-profit group, which is organized on a local, national or international level (UN, 2000-2009).

Slum area – A poor neighborhood with rundown buildings. A slum is usually characterized by major social problems (Nationalencyklopedin, 2012).

4. Previous research

In this chapter we will present some of the previous research on SHGs and their impact on women's empowerment.

In Beevi and Devi's study *The role of self-help groups in empowering rural women in India* (2011), the authors investigated how SHGs empowered women and they also identified the major limitations in the lives of the women. Beevi and Devi investigated 24 governmental and 24 Non-Government SHGs. In both groups there were SHGs with enterprises as well as without enterprises. This study shows that the opportunity to earn an income is a possible way to improve the economic roles through SHGs. The authors clarify that SHGs creates opportunities for women to increase their income and it has also lead to the majority of the rural women participating in financial decisions, which is something they couldn't do before. SHGs have become a platform where the women can change ideas about social evils. The research shows that SHGs have a specific role in empowering women and that the SHGs activities create awareness among women in both social and economic aspects. The respondents' education, income, family income and employment status had positive and significant relationship with economic empowerment. The conclusion of this research is that SHGs is a powerful intervention that helps poor women to push boundaries and secure spaces at the same time as it provides them with access to knowledge, skills and resources. SHGs with enterprises were found to be more empowering for the women, both economically and socially, than SHGs without enterprises (Beevi & Devi, 2011).

The descriptive and empirical study *Role of Self Help Groups in Women Development- an Empirical Study* (2011) aims to evaluate the SHGs and microfinance's role of empowering rural women in two Indian districts. The respondents were asked questions about their motivation to join the groups. A clear majority of 70% stated that their family members motivated them. The study shows that regular meetings on a fixed time and place is very

important since it increases the chances of the women remain committed to the group. 60 % of the respondents concluded that the most important purpose of savings was food security. Other important purposes were: income-generating activity, self-respect, emergencies and social security. When comparing the two different blocks, the conclusion was that the women's awareness had increased in lots of fields since they joined a SHG: nutrition, decision-making, family income etc. SHGs have created positive attitude of society towards the SHGs and micro financing. The groups have also made the society effective of social problems and the awareness has improved, as well as the relations between husband and wife, well-organized families, savings, literacy/ education and the control of alcoholism. The study concludes that the women's socio-economic status have improved since they joined an SHG (Amutha, 2011a).

Amutha's study *Analysis of Entrepreneurial Empowerment of SHG Women* (2011) compares SHGs in four different Indian districts. The study investigates how entrepreneurship affects the empowerment of women. Many of the respondent women said that SHGs enhance their wish to increase their income, get more professional skills and get a better life. The study showed that the SHGs empower the members both socially and economically. The SHGs really help the women to be a part of organized activities and the economic activities of SHGs are fairly successful. The research concludes that the studied SHGs are very successful to develop entrepreneurial women empowerment (Amutha, 2011b).

Torri and Martinez (2011) presents in their study *Gender Empowerment and Equality in Rural India* a feminist analysis of women's community enterprise promoted by local NGOs in India. They describe empowerment like a time consuming process that leads to agency and emphasize the importance of giving voice to the poor woman, her choices and preferences. The research concludes that the extent of a group member's empowerment depends on how long the group has existed. Women in older groups showed to have a higher degree of social and psychological empowerment compared to their counterparts in newer groups. This case study underlines that empowerment isn't an outcome of this development initiative. Nor is it a state that can be achieved within a defined time-schedule. Empowerment is a dynamic and on-going process, which can only be placed on a continuum. The authors raise the importance of women being able to save money and receive a bigger income, which would give them an economic role in their household and maybe outside it as well. The result of this study shows the need to give voice and visibility to poor women and identify their wishes. It is also

necessary to see community enterprise programs in a more holistic view than they were seen before (Torri & Martinez, 2011).

In Chakravarty's (2011) article *Women Empowerment Trough SHGs* he uses secondary data on SHGs in order to analyze the working process, the women's achievements, and the operational difficulties and finally suggests how to improve and strengthen SHGs. Chakravarty writes that empowering could be understood as enabling people, especially women, to make decisions on their own and to be able to reject decisions made by others that affect them. He also writes that SHGs in India over the decades have emerged as a very powerful tool to provide women with empowerment and to fight poverty. The study concludes that empowerment leads to women's greater participation in political and public life, knowledge that promotes decision-making regarding economy, health, education, childcare etc. The women also achieve higher self-esteem, learn more about their own rights, how to resist social evils such as violence against women and gender discrimination (Chakravarty, 2011). Chakravarty suggests that both state and central government should work hand in hand to promote the concept of SHGs without political biasness and selfish motives.

This previous research testifies the importance of improving women's economy in order to achieve empowerment. It also shows how important it is for the women's empowerment to be aware of their rights and to be able to make decisions for themselves. The studies likewise conclude that with empowerment comes higher self-esteem, more knowledge about one's rights and the strength to speak up. Judging by the previous research within this area, female SHGs really empowers their members in many ways.

5. Theory

This chapter presents this essay's theoretical points. We have chosen to base this essay on theories on feminism and gender. Except from these two theories we have decided to use empowerment. There is an ongoing debate about empowerment and if empowerment is a theory or a method and in this essay we have decided to use it as a theoretical term.

5.1 Feminism

It is the women's unique standpoint in society that provides the ground for the truth of feminism while also providing it with a method to analyze reality with (Harding, ed., 2004).

The modern women's movement was created in the 1960s as a protest against the oppressive male society. However, the part of feminism that claims equality between men and women has existed for much longer. Mary Wollstonecraft's *A vindication of the rights of women* from 1792 and John Stuart Mill's *On Liberty And The subjection of women* from 1869 was fundamental for this early feminism (Meeuwisse, Sunesson, Swärd, ed. 2006).

In Nationalencyklopedin (2012) the term 'feminism' is described as follows: initially the word 'feminist' was used as an insult describing someone who didn't adapt to the prevailing sexual conventions. At the international women's conference in Paris 1892 the word was launched to describe women's struggle for equal rights, which is the same meaning as the word has today.

Humm (1995) defines feminism as:

> A term used by cultural and essentialist feminists to describe the ideology of female superiority. Feminism, to writers like Helene Cixous and Monique Wittig, represents a narrow bourgeois demand for egalitarianism. Feminism, on the other hand, can celebrate feminine plurality (p. 93).

Nowadays there are many different aspects of feminist theory, for example: political, economical and postcolonial, but often these directions are converging. Postcolonial feministic theory's claim that not only power but also violence is being used to oppress women (de los Reyes ed. 2011). As to postcolonial feminism there are different views regarding the actual meaning of the term, some argue that its representatives (Gayatri Spivak and Trinh Minh-Ha etc.) primarily define postcolonial feminism. Others think it can be applied to analyses of women in the Third World. Others again focus on the development of different theory's that deconstruct the meaning of being a woman, a post modernistic point of view that often is criticized because it doesn't pay attention to the political aspects of the question (Ibid).

Third World feminism

The relation between gender and environment becomes more pronounced in the developing world tan in the West (Buckingham-Hatfield, 2000). A global feminist theory must expect to be surprised by the unpredictability feminism has in the Third World when it comes to strategies, appearance, and forms of feminism that emerge and are effective in this contexts. The problems of discussing this feminism are based in the difficulty to identify specific

concretions and forms in Third World that can be understood as feminism (Alexander & Mohanty (ed.) 1997).

No feminism in Third World is secure from the intervention of the state, nor from the power of any who are able to wield the discourse of nationalism with unchallenged authority.

> In Third-World are all feminisms at risk since all must write down their own scripts and plot their continuing survival from moment to moment. It is a profound tribute to feminist resourcefulness and tenacity that varieties of feminism continue to survive and proliferate in the multiple localities of the Third-World today (Ibid, p. 45).

5.2 Gender

Gender is a social construction organized around biological sex. Already when we are children we are developing a gender identity as a sense of 'femaleness' or 'maleness', which becomes a central aspect of one's personal identity for the rest of the life (Passer & Smith, 2008; Buckingham-Hatfield, 2000). Passer & Smith (2008) describes that the parents have a great influence in this making of the gender identity and already in the age of 2-3 children can label themselves as being either a boy or a girl and in the age of 6-7 children develops a gender constancy which is the understanding that being male or female is a permanent part of a person. They also describe the term sex-typing, which involves treating others differently based on whether they are female or male. From infancy onward, girls and boys are viewed and treated differently. For example, fathers use more physical and verbal prohibition with their sons than with their daughters, and they steer their sons away from activities that are considered stereotypically feminine. But it's not only about how the children get treated that affects the sex-role stereotypes, children also uses observational learning and operant conditioning such as observing parents and other adults (Passer & Smith, 2008). Both biological and environmental influences affect gender and this implies two different kinds of relationships: that between male and female and that between gender and society (Buckingham-Hatfield, 2000).

Culture differences

Passer & Smith (2008) writes that the culture affects the personality development. One dimension that can affect the personality development is for example how complex the culture is, such as how the Western culture is much more complex than a culture in an

underdeveloped country. One other dimension is the tightness of the culture and if there are many rules about how to behave and if those who deviates from the cultural norms, even in minor ways, are likely to be punished (Passer & Smith, 2008). The fact that the culture is individualistic or collectivistic also affects the personality development. Passer & Smith (2008) writes that self-enhancement needs are equally strong in individualistic and collectivistic cultures, but that they are pleased in different ways. Individualists enhance the self through personal successes, whereas collectivists feel better about themselves when their group succeeds.

Gender schemas

Gender schemas are organized mental structures that contain our understanding of the characteristics and behaviors that are appropriate and expected for males and females (Passer & Smith, 2008). What is appropriate and expected differ from one culture to another and it's the gender schemas in every culture that tells us what the typical man or female should be like (Ibid).

5.3 Empowerment

We have chosen to use the concept of empowerment because it includes strength, powerfulness, influence and having control over your own life. Women empowerment involves for instance economic opportunity, property rights, political representation, social equality and personal rights (Sharma, 2006).

In Nationalencyklopedin (2012) empowerment is described as a principal to be used in feministic therapy and education to strengthen the opportunities for the individuals to become more independent and take control over their own lives.

According to Hyuang Hur (2006) the origin of empowerment as a form of theory can be traced back to Freire, the humanitarian and educator from Brazil, who suggested a plan for liberating the oppressed people of the world through education. At first, the term was used with alternative approaches to psychology and social development, but nowadays the term is widely used in a range of different areas of social sciences from management to sociology.

Humm (1995) is defining empowerment as "A term used to describe facilitating oneself or others to work towards or attain personal aims. In a feminist sense it is used to describe an enabling power to do something rather than a power over someone. For example, feminist anthropologists distinguish between 'empowerment' and 'authority', arguing that

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empowerment involves strategies of persuasion and other forms of non-coercive influence" (page 78).

Self-Employed Women's Association (SEWA) and Working Women's forum (WWF) (Kalpagern, 2006) initiated the concept of empowerment in India in 1972.

Feminist theory means women struggle for equal rights. We have chosen to use this theory because the female SHGs main role is to promote women's conditions and to seek for equality between men and women. Third World feminism can be identified in the work of the SHGs since it implies that defy all the bad conditions and stand up for the woman and fight for her rights. Gender theory is about being treated differently depending on which sex you have. We have chosen to use this theory because the way you get treated in and what possibilities you have differs a lot depending on if you are a man or a woman within the area we are studying. All cultures have gender schemes that decide how the typical male or female should be like. SHGs are working towards helping their members to improve their life quality and empowerment is about facilitating people to accomplish their personal goals.

6. Presentations of result and analysis

In this chapter we are going to report our collected data and analyse this through our theoretical aspects and previous research. We are also going to answer our issues by analysing our collected empirical data.

To be able to answer this study's purpose and issues, we have decided to mainly focus on the changing theme. By analysing the stories of the women, we have identified the differences that they have noticed in their life since they joined a SHG. All women except one stated that their life has changed since they became an SHG member. The woman, who didn't feel that her life has changed, felt that nothing specific had changed and that everything was the same. Within the changing theme we have decided to divide the topic into 4 categories consisting of: 'daily life changed since SHG', 'voice heard through SHG', 'relation between men and women' and 'economical situation'. We have chosen these topics since all of them are about having empowerment. In addition to the changing theme, we are going to report our collected data by explain the women's responses to questions regarding domestic violence and their definition of empowerment. Getting their voice heard is a way for the women to express their thoughts and trough that get empowered and since domestic violence is a way to oppress

women it's an important issue to discuss, and therefore we chose to ask these questions.

6.1 Daily life

When it comes to daily life in the slum, women's prior task is to take care of the family and the household. There's not a great opportunity for the women from the slum to socialize and talk to other women, nor doing things for themselves. Many of the women don't even get to leave the house without permission from their husbands. According to Passer & Smith (2008), it's the gender schemes in every culture that decides what the typical man or female should be like.

All of the women we interviewed have noticed a positive change in one way or another since they joined their SHGs. We've been told during the interviews and group discussion that one big change is that the women, who before hardly ever spoke to anyone except family members, now are able to speak to other people. One of the respondents describes it like this:

> Through SHGs I meet with people, I learn how to talk with the males, how to talk with the females and how to behave in the groups. I also learn manners and even I have got knowledge about savings. So this kind of change happened in my daily life.
>
> Interview 6

Also Interview 1 explains the freedom in talking to other people. She explains:

> When I joined this group I learnt how to speak easily with the people and I got in contact with other people. First we used to be frightened to talk open but now we have become free to talk.
>
> Interview 1

To be able to talk to other people is important for the women because through that, they find strength in each other. Many of the women said during the group discussion and the interviews that they grew strong together and that they couldn't fight for their rights alone. In the SHGs they're coming together with other women in the same position as themselves and they feel connected and powerful.

To read from our group discussion and interviews, the women weren't aware of their rights before coming to the SHG meetings. They hardly did anything but household work and taking care of their families. The respondents had the wish to do something good for the

society and to help other women and they indicate that the SHGs have helped them fulfilling these dreams. Passer & Smith (2008) describes gender differences in different cultures, where in some individualistic cultures the population enhance the self through personal success while in collectivistic cultures the persons feel better about themselves when their group succeeds.

> Before I joined the group I just did household work, but now I do something good for the society. That's why I joined this group, to remove some time from other people, to help other people.
>
> Interview 9

For the women from the slum areas the SHG meetings may be the first thing that they do for themselves, and not for their family, in a very long time. To tell from the respondents' stories, they live for their families by doing the household work, the cooking and taking their children to school. Many of the women talked about them being able to think about themselves sometimes and not only about their family as a thing that empowered them. The concept of empowerment is about taking control over one's life (Sharma, 2006). Judging by the women's stories the SHGs have provided them with empowerment, since they nowadays do some things for themselves and not only living their life through other people.

All respondents stated that being member in an SHG have given them more future plans than they had before. The women explained that this depended on the knowledge they got from the SHGs and also the hope that the groups brought in to their lives. After joining a group they started thinking about their future and they started making plans. The most common answer to the question how their future plans looks like now were the commitment for the SHGs to expand and their wish for their children, especially the daughters, to get well educated. One respondent describes it like this:

> I should teach my children what I couldn't do. My children will do what I couldn't learn. They should get proper education. I wish that my children should get better education in facilities and I want my house and I want it to be the best and one of my dream houses, I think that my group should expand and that they should save some money for us. I also want to do something for the women who are not getting a chance to go out of their houses. They should also get a chance to get out of their houses and to speak in public.

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6.2 Voice heard

We asked the respondents if they feel that their SHG have helped them getting their voice heard. All of the women thought that their SHG helped them getting their voices heard. Many of the women felt that they got respect when they joined their SHG and others stated that people now listens to them. The women also claimed that the SHGs help them to express their feelings and views in a better way than they were able to do before.

The respondents felt that the SHG made it easier for them to get their voice heard both in their home and at public. One woman explains in which ways the SHGs have helped her getting her voice heard in the household:

> Before joining this group I always needed to convince my husband and family members about different things. But now there is no need to convince or take permission every time, I got that much freedom. There is not that strict restriction nowadays, so that change happened in my life and in my family.
>
> Interview 5

The respondents talked about that the people in society knows they're doing something good being SHG members as a way of getting their voice heard.

> My voice gets heard in public since everybody know that I am from this group and that we are doing good work so like this we are known as business women. They listen know.
>
> Interview 5

The quote above testify that the SHGs help the women get their voice heard and that people listens to them and gives them more respect now than they did before. Being listened to is essential for feminism and empowerment, because if people don't listen to what you have to say you won't have any chance to influence and to spread your views. When people in the society listen to and respect them it makes it easier for the women to spread their words and their knowledge about for example women's rights. This facilitates the feminism and thereby the women's empowerment (Alexander & Mohanty (ed.) 1997).

6.3 Economical situation

The overall economical situation in the slum areas of Mumbai is bad and the people living there are very poor. Most often the husbands, or men, are the ones who earn money and control the money of the household. There are great drinking problems in the slum and it's not unusual that men use a great part of the family's income to buy alcohol instead of providing for their families and get their children educated. In fact, most women have no idea how much their husbands earn.

We asked the women how their economical situation looks like now compared to before they joined the SHGs. Very few women has got employment from the chapatti making business so the difference for the women's income haven't changed much – yet! The first year of the SHGs, the women are collectively saving money to be able to lend out money on a later occasion, for example if some of the women wants to start a small business. The respondents show that there is a hope for a better economical future for them and their children. One woman explains it like this:

> Saving money is good because it is helping the society, women usually don't take care of their health and when they come together they try to take care of themselves.
>
> Interview 4

Interview 6 talks about society saving money together as a way to improve the economical situation:

> Collectively saving the money it is a very good thing, because, through this collectively we can do anything, anything! We are also getting support from each and every woman and we build each other's confidences. We should also do something for our own. We can also, I mean, we will also become businesswomen. So that dream can be fulfilled, fulfilled through the SHGs.
>
> Interview 6

Giving women the opportunity to work is actually the best way for a sustainable and promising future for the women. When the groups have saved enough money, the women are able to borrow money from the SHGs to make their own business, which generate an income and work for the women. Many of the respondents associated empowerment with having their

own job and making their own money. A frequent reason to this was that they could choose what they wanted to spend their earned money on and everyone thought it was important to give their children a good education. Other studies also shows that the business is a good way of helping the women to get more empowered, like Beevi and Devi's (2011) study that shows how SHGs with enterprises were found to be more empowering, both economically and socially, than SHGs without enterprises.

> Nowadays money is in my hand, so I have the freedom to choose what I want to do with this money. Maybe I want to save it or maybe I want to spend it. This process makes a woman empowered.
>
> Interview 5

6.4 Relation between men and women

All of the respondents agree that women's responsibilities in their society are to do the household work and to take care of their family and many of the women also mentioned that it is their responsibility to make their husbands lunch and that men's responsibilities in their society are to go to work and then come home.

We asked the women if they think that the relation between men and women have changed because of the SHGs. Most of the women answered that the relation between men and women have changed in a positive way and that the women have gained more freedom and become more equal trough the SHGs. The ones that didn't agree felt that the group had existed too short time to make a difference regarding men and women's relation to each other. The respondents who thought that the SHG's had changed the relations explained that the groups contribute to more freedom to the women because it makes their husbands more acceptable.

> Everyone knows that their wife is doing good work (…) so nowadays everybody is appreciating and cooperating the women.
>
> Interview 1

One example why the groups have changed the gender relations in a good way is, according to the respondents, that their husband allowed them to do more things on their own after they joined a SHG, for example to go out when they want which was something that they couldn't do before. Another example is that their husbands now give their approval for the women to

go to meetings and some of the women stated that they nowadays don't always need to ask for permission before they do things.

> After I joined this group I have noticed that women can take decisions on their own, instead of asking our husbands.
>
> Interview 1

This is empowering the women because they make their own decisions and taking control over their own life (Alexander & Mohanty (ed.) 1997). The women also feel that they get more support from other family members since they joined the group:

> Before this SHG, family members were depending on the women, but nowadays everybody is taking care of their own work. If the husband has any time, he will take care of the children. And the children will also like "mama, you have to go, there is a meeting, you go I will take my lunch or dinner, don't think about me" like this, so this kind of changes has happen in the family's also. Cooperating each other.
>
> Interview 6

This can be linked to feminism which means 'women struggles for equal rights' (Nationalencyklopedin, 2012). Through SHGs the women go together and fight for their rights and through SHGs the women achieve feminism.

> Now women are not listening any more. We are fighting for our rights.
>
> Interview 5

There may be various factors that have made the husbands become more accepting since their wives became SHG members. One reason could be that the women after joining an SHG not tolerating as much oppression and say no more than they did before. Another reason could be that the SHGs have implemented a new way of thinking when it comes to gender roles. Maybe they have contributed with more knowledge about women's rights to the society and made the people there broaden their perspectives of women.

It takes time and a lot of support to change the relation between men and women in the Indian society. As we wrote about before in 'theory', becoming more equal to the men and doing their own thing is deviating from the women's cultural norms and there is a possibility

that doing it could punish the women. But with the fact that the women are doing it together as a group the possibility is minor.

6.5 Domestic violence

The question: "What are your thoughts about domestic violence in your society?" was out of all our questions the one that received most varied answers. Some of the respondents think it never happens in their society and one woman describes it like this:

> It happens in other society, but not here. But if it happens the men should listen to us.
>
> Interview 9

Another interviewee stated:

> Domestic violence does not happen in this society. But when this happens the SHG women goes there to solve the problem.
>
> Interview 8

These answers may depend on many things and we can analyse it from different aspects. One explanation could be that the women aren't aware of the existence of domestic violence in their society. Other explanations could be that they deny it or don't want to tell us about it for different reasons. It could also be that there are simply is no violence in their society.

Postcolonial feministic theory claims that violence often is being used to oppress women (de los Reyes (red.) 2011). Judging by the answers from our respondents this happens even in Mumbai's slum. Even though the women above reject the presence of domestic violence, most of the women actually found that the violence happens in their society and all of them agrees that this is wrong and should not be happening.

One respondent said:

> Because women are contributing so much to the family, the family should give respect to every woman. Because women are the bases of the family, so she should matter to the family. In the community we are seeing lots of domestic violence. This is like the main side of being the wife, very badly. The women are doing lots of work in the house. But still they are not treating her very well.

She continues and gives examples of how different forms of domestic violence can be expressed, beyond the physical:

> In some families the newly married bride is not allowed to talk with neighbours and they are not allowing her to go out, so this is also domestic violence, and some women are working hard, still mother in law, sister in law complaining like: "she is not doing anything for us and she is not taking care of us" so this is also domestic violence. Some women are not getting that much freedom or that much space. They don't have space for their own. So this is also domestic violence, that women should get respect. Being women in our society is so hard.
>
> <div align="right">Interview 10</div>

Some of the women thought that domestic violence happens in their society because the women there are not considered being as important as men are. Some respondents also said that certain people in the society considers that it is the women who are subject to the violence exaggerates and they urges them to calm down and forget that the violence happened. One of the women who talked about the importance of women fighting against the violence said like this:

> I think domestic violence is happening to women in this society. Women have to fight for this issue, being women, being SHG women. And it should never happen in families also. Women should get respect from family.
>
> <div align="right">Interview 6</div>

The women who told us about domestic violence happening in their society told us that the SHGs are helping the women against the domestic violence. They said that when domestic violence comes to the SHGs attention, they talk with the involved woman and discusses it in the group. Afterwards they collect a group of women who goes together to the household where the violence is happening and they talk to the husband and tells him that it is wrong and unacceptable. The women who told us that domestic violence happens in their society also concluded that going to SHGs protects them from the domestic violence.

The fact that some of the women says that there is domestic violence in the society, while others deny it, is very interesting and you can really wonder what it depends on. Is it that simple that some of the women really have never experienced domestic violence in their society, or if they have, do they have some reason not to tell us? Maybe they find it hard to talk about these difficult things with us, since we come from a whole different world. Maybe they think that we wouldn't understand if they told us. Another possible explanation could be that some parts of domestic violence have become normalized in their society and therefore the women don't define it as violence.

6.6 Empowerment

We asked the women about what they consider to be empowerment. It was no simple question and some of the women actually had some difficulties to understand what we meant while others were very clear about what they considered. Most of our questions was related to empowerment and how the women's life had changed in different ways after they joined the SHGs, but we thought it would be interesting to hear what the women had to say about the term empowerment, since the organization used it as one of its leading words. The answers we received went from that some of the women thought that doing something for their own and for their children were empowerment while others thought that empowerment were when women start to earn money on their own. Even coming together was being thought of as a way to get empowered.

> We are also a part of the society and we should also do something for ourselves. Obviously this empowers the woman.
>
> <div align="right">Interview 4</div>

Another interviewee stated that be able to go outside more and knowing her rights has empowered her:

> Before coming to self-help groups we were at home, now we can go outside. That is one point, another point is, we can understand our rights, women's rights and basic rights, like you know these are the rights and we can think about the future of our children. We can negotiate and we can take the decision our self. We can negotiate with the people at home, outside, we can

> talk with others and we can take the decisions ourselves.
>
> <div align="right">Interview 10</div>

In Chakravarty's (2011) article *Women Empowerment Trough SHGs* the author concludes just that the knowledge the women get from the SHGs promotes the decision-making regarding areas for example like economy, education and childcare. Many of the women mentioned their opportunities to give their children good education as empowerment.

> After joining this group women got empowered. Before this SHG women needed permission from their husband but now they don't have to ask him. Empowerment is to do things without having to ask for permission.
>
> <div align="right">Interview 1</div>

7. Summary discussion

In this section we will answer our issues and purpose. We will also report our summary results and reflections and finally we will present our final discussion.

1. How do the SHGs affect the women's daily life?

The result that can be identified in this study is that being in a SHG had changed the women's daily lives in a positive way. All the respondents describe different ways that the groups have contributed with more empowerment to their lives, in many aspects for most of the women and only in a few aspects to some. The women have gained more freedom and more knowledge about their rights. The majority of our respondents also find that they receive more respect from their family and people in their society now than they did before they joined an SHG. Being a SHG woman makes it easier to talk to other people and to do things that promote their own lives and not only their family's. The SHGs have also contributed to the women making plans for their future, something that they didn't thought of before.

In *Role of Self Help Groups in Women Development- an Empirical Study* (2011) it's stated that the women's awareness had increased in a lot of fields such as nutrition, decision-making and family income. Chakravarty (2011) claims that the empowerment leads to women's greater participation in political and public life, that women get knowledge that promotes decision-making regarding economy, health, education and childcare. The women also achieve higher self-esteem, learn about their rights, how to resist social evils such as violence against women and gender discrimination. Our results points at the same direction as

<div align="center">33</div>

in the two studies, the women gets empowered in a various different parts of their lives such as decision making, freedom to speak up, knowledge about their right and for some of them even their economical situation. They learn about their rights and if there's a problem with violence against women in their village, they go together and try to stop it.

2. Have the SHGs changed the relations between men and women in the society, and in that case how?

All the women we have talked to while collecting our data stated that women's role in their society consists of doing household work and taking care of their families. They also agreed that the men's responsibilities are to go to work and then come home. Almost all of the respondents gave different examples of how the relation between men and women has changed because of the SHGs. One example is that the husbands nowadays controls their wives less, which means that the women can go outside without asking more then they could before and they can also do things for themselves now. There are so many factors that complicate the women of Mumbai's slum area's search for empowerment and equality. Despite this, the women in the SHGs continue to fight for their rights and it requires much patience and willingness to go against these setbacks and keep fighting for feminism (Alexander & Mohanty (ed.) 1997).

3. In which ways do the SHGs affect the member's economical situation?

Beevi & Devis (2011) study concluded that SHGs with enterprises was more empowering than SHGs without. The women we interviewed stated that they got more empowered when they got to work and could make some money on their own that they could decide over themselves.

Amutha (2011b) investigates how entrepreneurship affects the empowerment of women and concludes that for in many cases the SHGs enhance the women's wish to increase their income, get more professional skills and get a better life. While interviewing our respondents it's clear that there has been a change of their future plans and that they want to get a job to get an income on their own and they want a better life, especially for their children. There is hope about a better future that can be identified while talking to the women.

4. What do the women consider being empowerment?

When we asked the women about their definition of empowerment and the most common answer that we received was that working and making money was empowerment. Another

shared view was the freedom to do things without having to ask for permission and being listened to and respected by people in the society and in their households. The women also considered coming together as a group was a way of getting empowered.

Empirical limitation

One obvious limitation with our collected data is that we needed to use interpreters during the group discussion and interviews. This limits the material since it's harder to have a fruitful communication with someone if it goes through a translator. Using a translator could among other things lead to that important information being lost and it could also result in misunderstandings between the interviewer and the respondent.

Another thing that may have limited our data is that we are so different from the women we have been studied. You can imagine that the women feel that they find it difficult to talk with us and share their stories since we come from two different worlds. Maybe they think that we couldn't understand them and how things work in their society.

Empirical strengths

The strength of our empirical data is that we have collected it by talking to the women that are SHG members. You can imagine that they are the ones that have best insight in which ways the groups empower them. By using a qualitative method while interviewing the women and hearing their own stories about being SHG women, got us closer to the source we are studying.

More strength could be that we took time to get to know the women and make them trust us and feel comfortable with us before we started to interview them. This was being done by visiting their home and eating dinner or drinking tea with them. This contributed to a more relaxed and understanding relation between the women of Mumbai's slum and the two of us.

7.1 Reflection of our results

Our purpose with this study was to determine what role self-help groups in Mumbai's slums have when it comes to providing women with empowerment and independence. Our issues was: "how do the SHGs affect the women's daily life?", "have the SHGs changed the relations between men and women in the society?", "in which ways do the SHGs affect the member's economical situation?" and "what to the women consider being empowerment?".

The conclusion to be drawn by analyzing our collected data is that the female SHGs

provide their members with empowerment. The concepts of empowerment are about having control over one's own life and strengthen the opportunities so the person can become more independent (Sharma, 2006; Nationalencyklopedin, 2012). Based on our conversations with the women, there was a lack of freedom in their life before they became an SHG member and the great majority state that the SHGs has given them more power over their own life.

Most of the women told us that the main issue to get help with when they first joined the SHGs was to get a job. Many Indian women who live in a slum area and have a job have double burdens, since they alone are taking care of the household work at the same time as they earn money in another job (Kabeer, 1996). A normal day for a working woman can involve household work and taking care of her family in the morning, then working during the day and then return home to do the dishes, cocking and cleaning (Ibid). Research have shown that these women normally spend their entire wages to support their family while their husbands shared very little of their income with the family (Ibid). This is strengthened by the women's stories during our interviews and group discussion. Many of the respondents used 'supporting the children' as a reason for wanting to earn their own money. Several of the women in the group discussion claimed that they wanted to give their children a good education and that the main reason for them to earn money was to be able to send their children (especially daughters) to a good school.

This can be seen as a dilemma since it's good that the women get jobs and thereby get empowered at the same time it's bad because they still have to do all the household work (Kabeer, 1996). There is also a problem with the women only spending their money on their family and never on themselves, if women are not allowed to receive their own wages and retain it and spend it, the paid work will not empower them (Kalpagern, 2006).

7.2 Final discussion

After what we have seen and experienced, we believe that SHGs are a good solution for building a sustainable future for the women of the slum. Even though we were prepared before we went to Mumbai by reading a lot about women's situation in India, we were very surprised by how the women told us about their lives before joining an SHG. We had an idea about the slum being a very social and free place and we had no idea that the women couldn't even go out of the house and talk with other people without their husband's approval. Imagine what great difference it must be for these women, who hardly had talked to other people

except their families, to go to group meetings with other women and to be able to talk to them and discuss all sorts of things.

We experienced that there was a great difference in empowerment for women depending on what caste they belonged. Wealthy and well educated women in India are just as empowered as we are, they go, do and say whatever they like and they decide over their own lives both when it comes to education and jobs, and when it comes to choosing a partner. But in the slum areas the women don't have that kind of empowerment and their husbands and their families are very strictly controlling them. We don't know what this depends on, but it has to be more than just money. The people that live in the slum are far stricter when it comes to culture when the people of the higher castes seems to become more and more modern and almost seems to try to adapt to western cultures and values. You often see the wealthy people wearing Western clothes for example. Maybe the culture is a part of the answer for why there is a big difference in empowerment between wealthy and poor women in India and that since the high castes are trying to adapt to western norms and culture, they are also trying to reach for equality between the sexes, just as in the western civilisation.

We believe that the group process is very important for these women to get support and learn from each other. We also believe that the work the volunteering employees do at the NGO really supports the women with encourage and with tools to be more empowered. We hope that the small micro-finance loans will give the women opportunities to start their own businesses and to make their own money, which may help the women to be empowered and independent, although money isn't enough for empowering the women. In addition to this we hope that they will become more equal to men in every aspect, for example that the men relieves the women in the household work and that they share their income with their family just as much as the woman does.

Our experiences and thoughts along the way

This essay has been a great journey for us, both mentally and physically. We feel very privileged to have been given the opportunity to study and do our research in Mumbai, even though we at times found it to be very hard and challenging. We really took a great chance when we went to a whole new country and the prejudices we had about India has in some aspects strengthened and in some weakened.

India really is a country of change and development, but it takes time. We were actually very surprised when we first got to talk to the women of the slum, hearing that they still were so controlled by their husbands that they weren't even allowed to go outside the house and

talk with other people without their husbands' approval, before the women joined the SHGs. To visit the slum areas of Mumbai and see all that poverty was hard at times, but we are very happy that we got to experience it. Even though there exists a great poverty in big parts of Mumbai, there is a great sense of hopefulness and you see things that mark you for life and which really gets you to question your values. We have seen the poor women of the slum dance Bollywood in the middle of the day and having a blast, we have seen mothers playing with their children on mountains of waste, we have seen a young couple sleeping on the sidewalk – kissing each other good night and smiling because they're so in love.

Those people we've met on our journey have treated us in the friendliest and most caring way a person can be treated in and we will carry the memories of these persons forever. The women's stories leave us with mixed feelings. At the same time as we are happy to hear the women's stories about how the SHGs have empowered them and made them stand up for themselves, we are truly sad that *not need to ask for permission* isn't a obvious aspect of empowerment for the women of Mumbai's slum.

7.3 Suggestions of further research

Could it be possible to get the men more involved with the work that the SHGs do? Maybe it could help fighting the oppression of women of the slum, if the men also learned about equal rights, savings etcetera. Since the majority of respondents in this study weren't aware of their rights until they joined an SHG, one can assume that the men in this society have none or very little knowledge about women's right. Maybe it would be easier to change the gender schemes of Mumbai's slum and other poor areas in the Third World if the men came together and got more aware of for example UN and the modern way of thinking about the genders in the West. We think that this would be an interesting and also very important thing to study.

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Appendix 1 – Letter to the organizations

To the organizations

We are two students from Lund University in Sweden and our names are Josefine Lennartson and Felicia Svensson. We are studying at the 6th semester of the Social Work program and are now about to write our Bachelor's essay here in Bombay. We are interested in women empowerment and self-help groups and we got in contact with Dr Swati Bannerjee at the Tata Institute of Social Sciences through our university. Dr. Bannerjee is going to be our tutor in field and we are planning to stay in Bombay for about one month to collect the data that we need for our essay.

Our expectations on the organization that we are going to do our research within is that we would have the possibility to do observations of how the social work is being done there and also have the possibility to do structured interviews with the women in the self-help group. We are also interested in doing some kind of interviews with social workers of the organization. We would prefer that the focus of the organization is strengthening of women's empowerment and independence. We hope that we through our research will get the material we need to write our Bachelor's essay. According to ethical considerations we are not allowed to use people under 18 years of age in our observations and interviews. What we are going to do with the data we have collected is that we are going to use parts of it to write our essay. By using collected data, we are going to deepen our knowledge in the subject and we are going to write from an perspective of feminism and gender development. The people used in our study is going to be depersonalized, meaning that we are not going to use any names or personal information that can lead back to the persons that we have interviewed.

Kind regards,
Josefine Lennartson and Felicia Svensson

Appendix 2 – Interview guide

Interview guide

General information

Age

Civil status

Group

Closer questions

Why did you first come in contact with this self-help group?
- What was the most important issue for you to get help with when you first got here?
- In what ways has your daily life changed since you joined this SHG?

What are women's responsibilities in your community?
- What are men's responsibilities in your community?

How is the decision-making distributed in your home?
- What decisions do you feel that you have the influence to affect?
- How would you proceed if you disagreed about a decision being taken in your home?
- Who makes the decisions in your community?

What are your thoughts about domestic violence in your community?

Do you feel that you being a part of this SHG help you getting your voice heard?
- How does this express itself in your daily life at home?
- How does this express itself when you're in public?

Do you think that the relation between men and women has changed because of this SHG?

How does your economical situation look like now compared to before you joined this SHG?

- What are your thoughts about the fact that your community is saving money together?

What do you consider being empowerment?

Ending questions

What are your plans for the future?
- What was your future plans before you joined this SHG?

Is there anything you want to add that we haven't discussed?

Do you wonder anything about us?

Thank you for your time and participation in this study