Getting out of Poverty:

An Analysis of Gendered Norms and Practices within Poverty and Their Impact on the Self-Perceptions and Agency of Women in Self-Help Groups in Mumbai

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Abstract

This study aims to add new knowledge to our understanding of poverty as a multidimensional phenomenon and focuses on the links between poverty and gender norms and practices.

The overall research question that this study is concerned with is about the effect of self-help group participation on women's self-perceptions of options, their access to social, economic and cultural capital, and subsequently, the women's abilities to make strategic life choices that has the potential to move then out of poverty by challenging the gendered structures in which they live.

The study was conducted using qualitative interviews with nine women who were active in self-help groups in a resettled slum-community in Mumbai, India during eight weeks of fieldwork in Mumbai in January – March 2012.

The main conclusions of the study are that gender norms and practices such as the role of being a mother or wife, structured the women's lives in ways that restricted their empowerment. Another major conclusion was that economic capital such as employment was difficult for the women to obtain without first increasing their cultural and social capital in the form of skills, confidence and social networks.

Keywords: Empowerment, gender, poverty, Mumbai, capital, agency, self-perception.

Content

1. Introduction[1]

1.1. Context and motivation

When poverty is discussed within mainstream development, the economic notion of measuring poverty as poverty lines defined in terms of amounts of people living under a certain income, or minimum calorie intake, is still commonplace. While such a measurement is useful for the purpose of comparing countries or regions, or analysing the trends in amounts of poor people over time, it does not say anything about the degree of poverty under which poor people live; neither does it include any other part of being poor, than the strictly economic; it does not take into account the distribution of poverty among different groups in society, between men and women, or between age groups. All the same, it is such an understanding of poverty which is the foundation of most so-called *poverty reduction* schemes such as those funded by the World Bank, or by bilateral donors following the targets in the UNDP[2]'s Millennium Development Goals. However, other ways of looking at poverty are also available within both development thought and practice, and it is in an expansion of these other approaches that the aim of this study lies. Hence, the title of the study *"Getting out of poverty"* refers to an alternative way of looking at poverty which takes its starting point in the agency of the poor people while using theory on structure and agency to analyse, how poverty works, and what is needed for people to get out of poverty.

1.2. Aim and purpose

Analysing poverty as a multidimensional phenomenon means that factors, such as social relations, power and culture, become important, and with them the issue of gender. With a qualitative aim of understanding poverty, how it structures people's life situations, and how it; in turn, is structured by norms, culture and practice; only describing who is poor and how, is not enough. Rather, if we are interested in how poverty works, we need to explore the hierarchies and power structures both within poor communities, and those which keep communities and individuals poor. We need to understand the distribution of assets such as education, skill, and status, and the norms and practices that govern this distribution, as well as the space for agency that it creates. In that analysis, the understanding of the relation between gender, inequality and poverty is central.

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[1] I would like to thank Dr. Swati Banerjee, Assistant Professor at TATA Institute of Social Science in Mumbai, without whom this study would not have been possible.
[2] United Nations Development Programme.

Thus, part of the reasoning behind this study is that development theory needs a detailed understanding of poverty which includes understanding gender relations and norms, and how they work in relation to poverty. There are several reasons for this. The first is the one brought up by feminist researchers within development time and again; that women make up half the population of the world, and should therefore be heard to an equal extent as men. Another comes out of the argumentation above; namely that poverty is gendered, and we therefore need to understand the nature of this gendering. Finally; when development practice to an increasing degree uses women as agents of poverty eradication, as it happens with the expansion of micro-credit and empowerment related development programmes, the remedy used to get rid of poverty itself becomes gendered. Or put another way, as argued by Naila Kabeer as early as 1994; not analysing gender in development and poverty means overlooking the inequality within poverty structures, and the gendered nature of existing development programmes (Kabeer 1994). When the focus changes to women as agents of change, we need to make sure that development theory can comprehend this change and take account of the consequences. Similarly, we need to understand what happens to gender equality when women become targets for their supposed ability at poverty eradication, rather than with their empowerment as a goal in itself.

1.3. Study focus, research question and sub-questions

Much as is the case with poverty and development research and practice in general, empowerment programmes and research tend to focus on economic factors. To gain the multidimensional, gender sensitive understanding of poverty which is the aim of this study, I analyse women from a resettled slum-community in Mumbai who have become part of so-called *self-help groups*. These groups involve the participating women in trainings and livelihood workshops as well as saving and micro-credit activities.

This study comes out of an understanding of the structures of poverty which emphasises the importance of not just the structure, but of the individual's idea about his or her place in that structure as well. Hence, it looks, not only at structural factors such as unequal access to education or employment, but also at the minds of the women, and the change that their participation in self-help groups may make in their self-perceptions. This is done in order to analyse the possible impact of such a change in self-perception on their ability to make choices that can move them out of poverty. While this problem is analysed within a structuralist framework, the focus of this study

will be on the individual woman's perception of and actions within these structures of poverty – the community and national level of poverty are analysed as part of that structure.

Bearing above in mind, the overall research question of the study is:

How do gendered norms and practices relate to the self-perception and individual ideas about options and choices of women in self-help groups in Mumbai, and how does the self-help group activity impact on the women's abilities to act as agents to get themselves and their families out of poverty?

This can be broken down into three sub-questions:

- How can the gendered norms and practices in which the women live be characterised?
- In which ways do these norms and practices relate to the women's options and choices, and their ideas about such options and choices?
- Which impact can the self-help group activity be said to have on the women's perception of choices and their ability to engage actively in their way out of poverty?

These questions are non-theoretical formulations of the questions that will be the central focus of this study, and will be developed into theoretically founded research questions in Chapter 3.

1.4. The study's disposition

The study is structured as follows. After now having outlined the purpose, aim and problem of the study in Chapter 1, Chapter 2 discusses the methodological choices, delimitations, and meta-theoretical considerations. Chapter 3 discusses the theoretical framework of the study in a review of existing theory, outlines the theory used in this study, and ends with a reformulation of the sub-research questions above into theoretically founded research questions which will be used in the rest of the study. Chapter 4 is an introduction and discussion of the field of study, and Chapter 5 and 6 analyse the empirical data on the basis of the theory outlined in Chapter 3. Finally, Chapter 7 summarises the study's conclusions and comes back to a discussion of the questions asked here in the introduction.

2. Methodology

2.1. Research strategy

The qualitative research strategy is used in this study because it is most suited for research with an explorative nature. As Cresswell formulates it we:*"...conduct qualitative research because we need a complex detailed understanding of the issue"* (Cresswell 2007: 40). The considerations behind choice of strategy will be elaborated on below.

2.1.1 Meta-theoretical considerations

This study takes its point of departure in a *constructivist* ontology which sees the social order of the world as constantly changing and constructed by the people living in it (Bryman 2008: 17). This means that the idea of there being one reality which can be analysed, measured and observed by the social scientist is rejected. Institutions, culture, states and identities are structured, reproduced and changed by the actions of people, who have their lives and social context structured by existing culture, institutions etc. (Moses and Knutsen 2004: 165).

Social phenomena are seen as constructed by individual and collective agency in a dialectic, complex interplay which means that changing them – e.g. enhancing women's ability to move out of poverty – is a matter of changing both the practice that reproduces norms, culture and institution, and the internalised norms and culture in the mind of the individuals which makes them act to reproduce it (as described by Bourdieu 1977).

The **epistemological approach** of this study follows the logic of the ontology above, arguing that since the social world is constructed and reproduced by individual practice in a dialectic way, it is fundamentally different from nature, and therefore the science which is concerned with it must treat it differently (Bryman 2008: 13). The *interpretivist* epistemology argues against attempts to understand the social world in any objective form, as it sees the social scientist as only understanding social phenomena through his or her own perceptions and pre-knowledge (Moses and Knutsen 2004).

The study uses a hermeneutic conception of knowledge production with a circular process of realisation of new knowledge using an **abductive** relation between theory and empirical data in which theory and empirical data continues to inform each other in a circular fashion in order to

continuously add new understandings and knowledge to existing ones. Using an abductive approach to the relation between theory and empirical data means not placing a study in either the deductive or the inductive camp, but rather to let the theory and empirical data inform each other continuously (Bryman 2008).

2.2 Research design

The study design chosen is that of a **narrative study**[3] with emphasis on finding **in-depth and detailed information** about the ways the participants in the study make sense of their own life situation. In this way, the aim of the narrative study design here is to find out *"...how individuals are enabled and constrained by social resources socially situated in interactive performances, and how narrators develop interpretations"* (Creswell 2007: 55).

2.2.1 Narrative interviews

The main source of data in this study is **narrative interviews**. At the outset of the fieldwork process, **nine women** participating in self-help groups were identified with help of the organisation which facilitated the self-help groups.

The women were interviewed twice in two rounds with 2-3 interviews a day over a period of 5 weeks. As the women were not able to easily find time for the interviews, the second round was conducted in a different order than the first round, and two of the nine women could not find time to do a second interview.

The aim was to interview the women one at a time, however as this was not always possible, a choice was made to prioritise the women's comfort higher than upholding strict rules for the interviews, which created a feeling of trust and openness, but also less control of which information was given, by whom, when and how. For similar purposes, I took care to wear local clothes, and applied with local customs during my visit, in order to be accepted by the women, and tried to create a space of woman to woman confidentiality to increase the amount of information that the women wanted to share.

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[3] Narrative theory as such is not used, as the narrative study design is used as a method, not as part of the theoretical framework. Instead, the focus in Bourdieu's theory on subjective and objectified meanings is used to analyse the narratives of the women.

As the women spoke little or no English, and I no Marathi[4], a **translator** was needed, and one was identified by the organisation. The translator was a social worker by profession, and belonged to the Scheduled Caste[5] group like the interviewed women. It was considered important to find a translator that the women felt they could trust, and who was female as – given the theme of the study and the Indian context – the two seemed to go together. Initial talks were conducted before the interviews to establish a common-ground for the interviews in terms of the aim, theme and purpose of the study, and the methods to be used in the interviews[6].

Direct quotes are used in the analysis to make the reader able to judge their interpretation independently. The language in the quotes has been edited to decrease the use of Indian accents and wording in the English as these were the language of the translator, not of the women whose lengthy answers in Marathi would not, I feel, be given justice represented in broken English. Furthermore, when a direct quote is used in the analysis," shows that it is a direct first-person quote from one of the women,' means that someone other than the interviewee is quoted directly either by the translator or the interviewee, and no sign in the beginning of a quote indicates that it is the translator's re-telling of the woman's story which is quoted.

2.2.2. Observation

Observations have been used in the study to understand the context of the interviews and the reality in which the women lived, their interactions etc. Kvale highlights the importance of familiarity with the content of investigation as well as the environment where the interview takes place (Kvale 1996).

Walks in the area of the colony, and frequent visits even when interviews were not made, were conducted. Observations also included a visit to one of the apartments similar to the ones in which the women lived, and observations in and around the self-help organisation's office, as well as one meeting in one of the self-help groups along with observations during a chapatti workshop in which some of the women participated. Furthermore, one visit to a slum area which had not been resettled was conducted in order to observe the context from which the women came.

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[4] The official language of Maharashtra.
[5] Scheduled Castes and Scheduled Tribes are the lower castes and indigenous groups respectively recognised in the Indian Constitution of 1950, and benefitting from the Reservation Policies which is a form of affirmative action policy that gives special rights and quotas for people from the Scheduled Castes and Scheduled Tribes.
[6] See more in Annex 1

2.3 Delimitations

The focus on sociological micro-level mechanisms of poverty and gender in this study means that it does not explore the economic benefits of micro-credit as a topic on its own, nor is it a study of the planning and implementation challenges of such programmes.

The study does not have caste, religion or ethnicity as categories of analysis in themselves. This does not mean that I am not aware of the importance of the categories of caste, ethnicity and religion in an Indian context, but is due to a wish to focus in-depth on gender and gendered norms and practices in the context of micro-level development and self-help programmes. I will elaborate on this below.

Finally, the study is concerned with gender understood for the purpose of this thesis as a social construction including norms and practices for both male and female, but only focuses on women. This could be seen as problematic, as the understanding of gender which is the basis of this study is that masculinity and femininity can only be understood in relation to each other. The focus of the study has been on women, because their role as agents in poverty eradication is the central theme. However, an inclusion of men, interviews with men, and more focus on masculinity and norms of male gender would be an important subject for further studies as an understanding of these issues is essential to understand the full meaning of gender on the structure of people's way out of poverty.

2.4. Caste and ethnicity

As mentioned above, a choice has been made in this study not to include caste and ethnicity as independent categories of analysis. However, this does not mean that the issues of cast and ethnicity, not to say religion, have not been considered. Poverty is linked to caste in India in a way that few scholars will dispute. Although official discrimination based on the caste system is abandoned, the caste system enforces inequality between different ethnic groups, and although the reservation policy insures the *Scheduled Castes* places in universities, government administration and other benefits, the gap between upper and lower casts is still wide.

The issue of caste and ethnicity has been considered throughout the study. All the women interviewed for the study are from the Scheduled Castes. This was discussed with the self-help group organisation as the colony is also home to both Scheduled Tribes[7] and Muslims, however as

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[7]Scheduled Castes and Scheduled Tribes are the lower castes and indigenous groups respectively recognised in the Indian Constitution of 1950, and benefitting from the Reservation Policies which is a form of affirmative action policy that gives special rights and quotas for people from the Scheduled Castes and Scheduled Tribes.

the majority of the population were scheduled castes, this group was chosen for recruitment of the women. As not all Scheduled Castes are Hindus, the women were asked to identify themselves in terms of religious affiliation.

2.5. Ethical considerations

Robert Chambers (2007) discusses the important ethical issue of who speaks for whom, when research is conducted by an outsider about poor people. This is an important consideration in relation to this study. Much research on poverty has been criticised for not letting poor people's voices come through even though the research is supposed to be done for their benefit. This study tries to incorporate the idea of letting poor people speak for themselves, in order to capture the issues that are important to them in relation to getting out of poverty. However, importance has also been placed on the fact that a small group of poor people cannot represent all poor people in their community, and that power structures and norms exist within a community, which must be considered. As we will see in the analysis, individuals may contradict themselves in their sayings; they may change their minds during the research process, and they may have motives beyond telling the "truth" all of which means that a throughout and theoretically founded analysis of their narratives is necessary to understand the complexity of what they say and why.

Another ethical consideration is that of make sure that no harm would come to the persons interviewed for this study. For this reason they have been made anonymous, and the name of the self-help group organisation in question has been left out. I have chosen to use numbers relating to the order in which the women were interviewed as references in quotes, rather than inventing new names for the women. This may be argued to decrease the descriptive feeling of the quotes or be impersonal; however it has its reasoning. Names constitute a big part of our primary impressions of a person, and a lot can be associated with a name relating to expectations as to the social and cultural background of a person. Trying to find new names for the women might ad meaning to the interviews that was not there.

The participants were made aware of the purpose and topic of the study before deciding, whether to join, and were asked for permission before use of a recording device (Bryman 2008: 121-123). The use of translator meant that not just the interviewer and the interviewee were present during the

interviews, and that the names of the interviewees are known not only to the author of this study, but also to the translator and to the director of the organisation, as well as one other staff member. All persons involved were made aware of the importance of keeping the participating women anonymous, and the records and transcripts of interviews have been accessed only by the interviewer.

Finally, considerations during the research process in the field were also concerned with the issue of increased risk of violence or conflict that the participating women might face because of their interviews with me. Not wanting to make myself a judge on the women's part, and being aware of the risks that they were already taking by joining in the self-help groups and the proudness with which many of them presented this, meant that I refrained from intervening in their decision to be interviewed. Instead I took care to emphasise my appreciation of their use of time and energy on talking to me. Furthermore, the fact that the self-help organisation was aware of which women were participating in the interviews, and so able to keep an eye out for any trouble that might come from that, was a reassurance.

2.6. Validity and trustworthiness

As this study has a qualitative research strategy, it follows a different set of meta-theoretical ideas than the ones behind typical discussion of validity within quantitative research. With the epistemological perception of knowledge that this study is building on, the idea that conclusions can be judged valid or invalid based on the amount and standard of its evidence, makes little sense.

In line with Lincoln and Guba's criteria for *trustworthiness* of qualitative research (Bryman: 2008), this study has been carried out following good practice for qualitative research bearing in mind the contextual and ethical considerations appropriate for the specific study and so should live up to the criteria of credibility. The second round of interviews with the women were used as an opportunity to ask into or confirm suggested conclusions from the first interviews, and observation and informal talks with the social workers in the self-help group organisation were similarly used to validate findings from the interviews.

Instead of aiming at an actual *transferability* of the findings to other contexts, the aim has been to use many direct quotes from the interviews, and create something of a thick description in order for

the reader to be able to judge, in what ways the findings in the study may be valid in other settings, and whether the interpretation of the quotes in the analysis are valid (Bryman 2008).

Given the qualitative nature of this study, a replication would undoubtedly create a different picture of the issues analysed. The detailed descriptions of the process of data-collection, and the frequent use of direct quotes from interviews as mentioned above should make it possible for the reader to judge the *dependability* of the study as used by Lincoln and Gupta. In line with this, the *confirmability* of the study has been aimed to be assured by adoption of an open approach to the data and field observations which was not concerned with validating or falsifying hypothesis, but aimed to listen to the voices of the interviewed women and let the experiences in the field guide the use of theory. Never the less, my background, education and political observations etc. has been part of my understanding of the field - something which I have tried to tackle by being aware and critical towards any pre-set ideas and knowledge.

Summarising, this study does not attempt to generalise findings as a study using quantitative method and data might aim to do, but has as its goal to increase understandings of complex interrelations and situations in a specific setting (Bryman 2008 and Creswell 2007).

3. Theory

3.1. Review: Critique of existing theory

3.1.1. Introduction to poverty in development thought

Contemporary mainstream development defined as the development theory inherent in the defining actors within the development community has poverty alleviation as its overall goal visible in the Millennium Declaration signed by 189 nations in 2000, and National Poverty Reduction Strategy Programmes (PRSPs) in developing countries, which have taken over after Structural Adjustment Programmes in the International Monetary Fund (IMF). The same is the case for the overall strategies of major national donor agencies such as DFID[8], Sida[9] and Danida[10] (DFID 2011, Sida 2012[11], Danida 2010) as well as the OECD[12] Development Assistance Committee (DAC) (OECD-DAC 2010).

Within development theory, and more broadly within the social sciences, the idea and definition of poverty is widely discussed. Robert Chambers (2007) divides approaches into three categories; economic reductionism, anthropological particularism, and participatory pluralism. While dating economic reductionism, which focuses on income (or material) poverty, back to Booth and Rowntree in late 19th century England, Chambers focuses on the development of new methods within participatory approaches that, he argues, replace the reductionist and particularism tendencies of the prior approaches with multidimensionality and commonalities, and involve the poor people themselves in the analysis of poverty (Chambers 2007: 20). Similarly, White (2002) describes some of the major differences between mainstream definitions of poverty (economic reductionism), and more participatory approaches, as the difference between looking at poverty as income shortage and trying to identify things that matter to the poor people in terms of what makes them poor (White 2002: 33). Other early writings on poverty, especially focusing on the urban poor, include Marx and Engels' discussions of the urban proletariat and the Chicago school's studies of the behaviour and culture of the urban poor (Hussain 2011).

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[8] Department for International Development (DFID) is the department under the British Government administrating British development cooperation.

[9] Swedish International Development Cooperation Agency (Sida) is the government organisation administrating the Swedish development cooperation.

[10] Danida is Denmark's development cooperation which is defined as an area of activity under the Ministry of Foreign Affairs of Denmark – i.e. it is not an independent department or agency.

[11] Sida 2012: Website: http://www.sida.se/Svenska/Bistand--utveckling/Detta-ar-svenskt-bistand/ (accessed 21 May 2012).

[12] Organisation for Economic Co-operation and Development (OECD).

While participatory approaches such as the PRA[13] may be gaining ground, research on poverty is still being criticised for its reductionist and narrow view on poverty. In an issue of Economic and Political Weekly, Subramanian (2011) criticises the Indian national poverty line, as well as that of the World Bank and FAO[14], for being based on ideas of minimum calorie intake that are unrealistically low, and not taking subjective needs or context variation into account (Subramanian 2011: 38). White argues that mainstream analysis of poverty still tends to focus on income shortage as a definition of poverty measuring people below a standardised poverty line, the outcome of which is that income growth is bound to appear to have a positive effect on poverty reduction (White 2002: 33). The following gives an overview of the theoretical background from which mainstream development draws and the alternative approaches.

3.1.2. A critical view on mainstream development theory

Early modernisation theory was occupied with the idea of progress and economic growth as a part of the modern project in which societies were expected to move from *underdevelopment* to *development* trough strictly outlined stages defined on the basis of the industrial development in Europe and North America (Hettne 2009). This approach to development does not deal specifically with poverty or inequality and, although mainstream development today revolves around notions of poverty alleviation, the ideas of development established by Rostow, Lewis and other early development theorists are still evident in the dominant development discourse.

Structural development theories such as dependency theory moved focus from increased international trade and comparative advantage to include the inherent inequalities in the global capitalist economic system and – along with postcolonial theory – focused on the unequal power relations between the North and the South (Cornway and Heynen 2002). However, the school maintained a macro-level approach to development and has later been criticised both by post-colonialists (e.g. for universalism and eurocentrism), and feminist (for not including women). With Dudley Seers and the basic needs approach, focus was moved to the inadequateness of development so far to decrease poverty in the South, and the decrease of poverty and inequality was included in most development theory as a part of the definition of successful economic development (Binns 2002).

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[13] Participatory Rural Appraisal.
[14] The Food and Agricultural Organisation of the United Nations (FAO).

3.1.3 Alternative approaches to poverty

Subaltern studies and postcolonial theory criticises mainstream development theory for its Eurocentrism and for neglecting the complexity of poverty and development issues on a local and national level (McEwan 2002). The issue of giving voice to the people living in poverty, and the importance of development partnerships between the North and South have since been important parts of thinking on development, even if major Western development agents still dominate the picture. The livelihood approach mentioned above views poverty as an issue of lack of access to livelihood defined as the means to make a living be it by wage-labour or subsistence farming, and can be a way to approach getting rid of poverty as a process of giving poor people the right to sustain a livelihood as part of their citizen rights (Krishna 2007).

Amartya Sen is known for his work on human development and argued against a reductionist focus on economic growth saying that such an approach *"ignores the plurality of influences that differentiate real opportunities of people"* and *"assumes away variation"* (Anand and Sen 2000: 2031). In another writing predating *"Development as Freedom"* from 1999, Sen and Drèze (1996) consider a multitude of factors involved in development processes, and, while giving importance to removing restrictions on people's agency, argue that *"the creation and use of social opportunities for all require much more than 'freeing' of markets"* and points at *"school education, health care, social security, land reform, environmental protection, and the promotion of social change"* as areas where India needs to find more sufficient answers (Sen and Drèze 1996: 345-46). Sen's approach has later been developed into the Human Development Index (HDI), and can be seen as a reaction to the lack of a measurement in alternative poverty approaches, which could capture both the complexity and allow for comparisons (Cypher and Dietz 2004: 47), however, the HDI has been criticised for much the same things as GNI/capita as it is also blind to inequality within a country, and as it builds on very few measures (White 2002: 34). Even so, Sen's definition of poverty can be seen as a way of capturing economic, social, political and cultural parts of the experience of being poor. This way of understanding poverty is in line with Pierre Bourdieu's theory of practice and capital, which – together with Naila Kabeer – is the theoretical foundation of this study and will be discussed below. Furthermore, the approach identifies gender equality as an area which needs focus when targeting poverty, and places the agency of the poor at the centre of analysis while its focus on poverty as access to entitlements places it within the rights based approaches on development (Sen 1999 and Sen and Drèze 1996).

A final distinction between different schools of poverty and development theory has to do with the level on which poverty is analysed. The economic schools described by Chambers (2007) as reductionist, usually analyse poverty on a national or regional level with comparison of nations, regions, or time periods at its centre. The same may be said for structuralist approaches within development theory such as Immanuel Wallerstein's World System Theory or dependency theory (Conway and Heynen 2002).

The analysis of poverty on a community level can be concerned with the relation between ethnicity, cast or race as is the case with research using intersectionality theory, or can analyse poverty in a specific community using community level data. A household level analysis is usually the foundation of economic surveys on poverty. As mentioned in the introduction, this study analyses poverty on an individual level but places the individual women within a framework of structures and so is also interested in the inter-subjective and community aspects of poverty especially relating to their impact on the individual.

3.1.4. The emergence of the empowerment discourse

A separate advocacy has been given to the issue of including women in the development theory and practice, first in the Women in Development (WID) school and lately among scholars and practitioners advocating for a Gender in Development (GAD) (Kabeer 1994). There has been a move from projects targeting women specifically in the WID days, to advocacy for mainstreaming gender equality into general development and poverty reduction programmes on all levels. A move which has been criticised by feminist not subscribing to the GAD agenda such as Cecile Jackson, who argues that *"[T]he poverty focus misses the range of interconnected gender issues across classes and socio-economic strata…"* (Jackson 1998: 60).

This discussion of the place of gender equality in development is highly relevant for the emergence of empowerment of women more specifically as part of the right-based approaches and ideas of bottom-up development, and as a way of including women and women's experiences into the development planning and programming (Banerjee 2008). The empowerment concept has been criticised for being part of a neoliberal discourse which does not take into account the structural or multi-dimensional aspects of poverty (Mohanty 2008), or the complexity of making empowerment projects such as self-help groups for women work. Gandhi and Shah for instance, argue that empowerment projects need to take into account the power structures at work internally in self-help

groups, and the hierarchies between women from different socioeconomic backgrounds (Gandhi and Shah 2008). Based on Jackson's reservations with gender as part of the poverty agenda, a question remains whether empowerment of women as a means of enabling the poor to get out of poverty is a neglect of the issues of gender inequality and women's rights as issues to be solved in their own right?

In recent years, empowerment has come to be associated with micro-credit projects giving small loans to poor women in developing countries in which the focus is, again, often entirely on the material aspects of poverty. This includes government initiated micro-credit programmes in India including the one in which the women in this study are participating, as well as the Grameen Bank projects in Bangladesh which were given international attention in 2006, when given the Nobel Peace Prize. As argued by Hulme and Arun (2011), the effect of women's participation in activities around micro-credit programmes in India include much more than economics (Hulme and Arun 2011).

This study uses the multidimensional and participatory approach to poverty defined by Chambers (2007), and aims to close some of the gaps in existing theory while analysing at micro-level, the gendered aspects of poverty focusing specifically on the social and cultural aspects of poverty, the poor women's experiences and interpretations of poverty, and the impact of their gendered realities on their way out of poverty.

3.2 Outline of the theory used in this thesis
The concrete theory used in this thesis is a combination of Pierre Bourdieu's theory of practice[15], and Naila Kabeer's writings on empowerment, resources and agency. I have chosen to use Kabeer in a combination with Bourdieu instead of theory normally associated with gender or poverty analysis within development as a way to gain new insight into the field, and because I believe Bourdieu's theory is well suited for adding understanding of the complexity of the issues analysed in this study. In the following, I will account for the understanding of these theories, and the way in which the study combines the two strains of theory.

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[15] The use of French theory in an Indian context – or more generally European theory in a Southern context – has to be considered. This is one of the reasons why I have chosen to combine Bourdieu with Kabeer's empowerment terminology which builds on a Southern context. The study also includes other South Asian scholars who have been added during the field studies in Mumbai, on suggestion from professors at Tata Institute of Social Science, or because I judged them to be essential.

3.2.1. Bourdieu's theory of practice

The reasons for choosing to use Pierre Bourdieu's theory of practice for this study is partly due to the way Bourdieu places himself in the **structure-agency** debate within social science; namely between the orthodox structuralist perspective and the orthodox individualism (Bourdieu 1977: 73). The main argument of the theory of practice is that there is a **dialectic[16] relationship** between structure and agency, which is determined by individual and group or class habitus. The theory can thus be used to understand the structures of poverty without neglecting the agency of the poor or the possibility of change.

Doxa

A central concept in Bourdieu's theory of practice is that of **doxa[17]**, which can be understood as a set of social rules and norms defining inclusion, exclusion and status in s certain system of order. According to Bourdieu, any system of order has a an established set of such rules and norms which define right and wrong, good and bad, possible and not possible in a certain social setting (Bourdieu 1977). Doxa is a social constitution where an *"established order tends to produce…the naturalisation of its own arbitrariness"(Bourdieu 1977: 164)* The doxa in a given system of order is always fought over which means that the member's constituting it will always try to change the social rules of what defines inclusion in their own favour. Only when doxa is questioned is it really visible to the members of its community (Bourdieu 1977: 168). The way the women in the self-help groups interact and act on their own can be understood as naturalised set of rules and norms which they do not see or question. It is of importance, then, to understand the doxa guiding the women in their choices, because it is part of the exploration of the role of gender in their way out of poverty; in their actions and decision.

Habitus

Bourdieu's term **habitus** can be understood as the link between the structures of a group or class, and the mental structures in the minds of the individuals in that class or group – e.g. the choice of a poor woman to join a self-help group – and how the agency of an individual reproduces and impacts on doxa and structures (Bourdieu 1977: 83). Habitus can be defined as *"a socially constituted*

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[16] Meaning *two-way*.

[17] Bourdieu does not often define the concepts or themes in his theory very explicitly, but rather discusses them in the elaboration of his theories which means that definitions must be extracted from these discussions. I will give definitions here as to my understanding of his key concepts emphasising that these are *my* understandings.

system of cognitive and motivating structures and the socially structured situation in which agent's interest are defined" (Bourdieu 1977: 76).

Objectification and the collective habitus explain how habitus is made unconscious and objective. Bourdieu describes this objectified collective habitus as that which *"give a social environment its physiognomy, with its 'closed doors', 'dead ends' and 'limited prospects'" (Bourdieu 1977: 85).* This means that the collective and objectified habitus can be understood, for our purpose, as a societally constructed way of evaluating one's opportunities, which can work as a barrier for women's empowerment because it limits the choices that the women see themselves as having. Bourdieu further emphasises the impact of this when adding the thesis that people with limited options will even rule out the possibility of achieving goals that they have calculated, based on their habitus, as impossible to achieve. Not only will they not try to achieve these goals - e.g. moving into a better settlement - but they will stop having a (conscious) desire to do so - as we shall see this is very close to what Kabeer discusses as *sense of agency* (Bourdieu 1977: 77).

Capital

The concept of **capital forms** is an important part of Bourdieu's theory as it defines what gives some people power and status over others within a given social order: i.e. to define doxa and so establish power over others. *Economic capital* refers to basic economic and material resources. Incorporated cultural capital is one out of three forms of *cultural capital* and is what will define a person as cultivated or not cultivated – i.e. fitting in culturally or not – in a certain social order, and it is difficult to learn if a person moves to a new social order (Bourdieu and Wacquant 1992). Contrary to this, an objectified cultural capital means that a person can buy things that have cultural value attached to them and gain cultural capital (and power) this way – this could be a clothes, jewellery, at TV etc. *Social capital* refers to the resources a person is in possession of by way of his or her social network such as family, friends or work-relations (Ibid). Social capital is for instance a practical way to understand the effect of the physical isolation that women, especially in developing countries, experience. S*ymbolic capital* refers to the accumulation of the three other capital forms as they appear and are seen as legitimate within a given social order (Ibid).

Furthermore, Bourdieu has summarised **the gender aspects** of his theory in *"Masculine Domination" (2001).* This work combines the theory of practice with a description, much in line

with most patriarchal theory, of how society is structured using a dichotomous distinction between the masculine and the feminine to define norms for behaviour, and institutionalise subordinating practices.

3.2.2. Kabeer's writings on empowerment

Naila Kabeer's writings on the empowerment of women have the structure-agency dialectics in common with Bourdieu. In the following, I will try to simultaneously outline the parts of Kabeer's theory which is part of this study's theoretical framework, and show how Kabeer and Bourdieu will be combined in this study.

Resources

Whereas Bourdieu talks of capital forms, Kabeer (2005) uses the term **resources** to describe the structurally defined capacities of an individual. She divides these resources into three forms which correspond to a large degree with Bourdieu's capital forms: *employment, education and political participation*. While employment can be seen as a way to gain economic capital while also providing social capital in the form of work-relations, education is part of a person's cultural capital, and political participation understood in a broad way, represents an important way to gain social capital and decision-making power (Ibid).

Agency

Moving on to linking of Kabeer's theory with the concept of habitus, the term **agency** is used to define the process through which choices are made. Kabeer describes the making of active choices as empowerment which requires a person to have alternatives, and to see these alternatives as existing (Kabeer 2005: 14). Kabeer points out the necessity of the resources mentioned above for a person's empowerment. Finally, the term **sense of agency** is used by Kabeer to describe the difference between a person being able to make choices, and feeling like they are able to do so (Kabeer 2005) – much in line with Bourdieu's idea of internalised habitus which can make options seem closed to a person, even if they may not be.

Empowerment

Kabeer defines **empowerment** as *"the ability to make choices"* (Kabeer 2005: 14) and that is the definition which will be used in this study. This encompasses not only economic factors, but also social or political, and cultural. An important point with regard to agency is that there is both the

ability to make choices for yourself, and the ability to override others' decisions over you (Ibid). To make a choice to do something without having any other option is not empowerment and is termed **negative agency** as opposed to **positive agency** which is when a person choses something among multiple options (Kabeer 2005: 15). Kabeer further distinguishes between **transformative agency** which is types of agency that *"are used to initiate longer-term processes of…change"* (Kabeer 2005: 16), and agency aimed at increasing the efficiency for a person to carry out his or her role – e.g. for a woman to be able to fetch water faster, because there is now a water station nearby (Ibid).

3.3. Theoretically founded research questions

The following research questions use using the above theoretical framework to develop the sub-questions in Chapter 1, and are questions that have guided my interpretation of the interviews and observations which constitute the empirical base of this study. The questions have been developed and revised during the research process, and have also formed the base for the development of interview guides[18].

Research question:

a) How can doxa be defined in the social order in which the women are placed?

b) How does doxa impact on the women's access to or lack of capital/resources?

c) How can the women's habitus be described and how is it gendered?

d) To what degree are the women aware of inequality within the structures of their society? Do they challenge it?

e) How can one describe the relationship between the gender norms as they are defined in doxa and habitus, and the women's ability to act as agents for poverty reduction and move out of poverty?

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[18] An initial interview guide was developed on the basis of the research questions after the first visits to the self-help group organisation; however, as much new knowledge was added about the women, and how best to formulate questions, a revised interview guide was used from the 4th interview onwards. A new interview guide was then made for the 2nd round of interviews building on information and preliminary conclusions from the first round of interviews.

4. The field of study

4.1. Poverty and gender inequality in India

Using the international poverty line, India is estimated to have 41.6 per cent of its population living in poverty, while a use of India's national poverty line will put the per cent significantly lower at 27.5 per cent[19]. As mentioned in the introduction, critics of India's national poverty line say it is set too low, and that people living above it are still in fact poor. In Mumbai for instance, half the population are estimated to live in slum (Patel et al 2002: 160) which may be taken to indicate that the poverty line might meaningfully be set relatively much higher, both in terms of income poverty, and in terms of entitlements as living in a slum-area means deprivation of a number of social indicators (Hussein 2011).

The estimated proportion of women living below the international poverty line is higher than the overall per cent and lies at 49 per cent of all the women in India (UNDP India 2010). Both Kabeer (1994) and Rai (2002) argue that women carry a proportionally heavier burden of poverty than men giving them a higher risk of suffering from hunger, malnutrition, health problems, lack of education, and un-safe employment. Women have less freedom to take decisions regarding their own lives, are more likely to suffer from violence (Chowdhry 1997), and are less likely to have their social, political and economic rights met[20]. Although these rights are guaranteed in the Indian Constitution, they are often not granted either simply because they are not implemented into national law (on local state level)[21] or because gendered norms are biased against women receiving such equal rights (Rajagopal 2007).

Women in India make up only just below 28 per cent of the work force – a number which has been stagnant to falling since 1994[22]. Furthermore, as argued by both Kabeer (1994) and Pant (2007), studies show that employment does not necessarily translate into more economic assets or empowerment for women in India. This may be related to the nature of employment that most women get when seeking jobs. Statistics show that 89 per cent of employed women are self-

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[19] Source: World Bank Databank accessed at http://data.worldbank.org/ on 15 February 2012.

[20] Swaminathan, Padmini (2012) *Lecture at the Premium Jubilee Conference of TATA Institute of Social Science on 17 February 2012.*

[21] Swaminathan, Padmini (2012) *Lecture at the Premium Jubilee Conference of TATA Institute of Social Science on 17 February 2012*.

[22] World Bank Databank accessed at http://data.worldbank.org/ (See Annex 2)

employed, compared with 82 per cent of men, and that the majority of women workers are still employed in the agricultural sector[23].

Finally, according to a study done by UN Habitat in 2010, women in India use an average of 5.9 hours a day on "unpaid care work" compared to only 0.6 hours for men which means that women in India work more hours a day than men despite the fact that men are generally considered to be the workers and women are not (UN Habitat 2010: 70).

4.2. Urban poverty in Mumbai

The residence of the women whose interviews constitute the primary data for this study is a colony for resettled people previously residing in a slum area in one of Mumbai's suburbs. These settlements are not an uncommon sight in a city where space is limited, and slum-settlements frequently have to move to give way for city development or infrastructure projects (Patel et al 2002). The All India Census in 2001 put the slum-population at 6.25 million which is equivalent to 54 per cent of the city's population (Risbud 2003: 7) with Dharavi, which is Asia's largest slum-area, housing one million people on its own (Patel et al 2002). In total, Mumbai hosted just below 2000 slum settlements in 2001 (Risbud 2003: 7).

The living conditions of people living in slum-areas are described in multiple studies internationally and specifically related to a South Asian context. Hossein (2011) describes how people in slums suffer from health problems deriving from poor sanitation, lack of clean drinking water, and malnutrition from lack of socioeconomic assets to buy adequately nutritious foods. Lack of access to health care facilities and education are also generally a problem (Hussein 2011 and Risbud 2003) which adds to the urban poor's low capacity of economic and cultural capital. Although the Indian Constitution grants all citizens the right to a livelihood, the fact that, for many slum-dwellers, livelihood is closely connected to their locality, does not always protect them from resettlement which often disturbs both livelihood and social network (Krishna 2007: 14-15).

4.3. The context of this study – the MRRDA Colony and the self-help group organisation

The women in this study are participating in self-help groups under an organisation which works with women's empowerment among slum-dwellers and project affected people who have been

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[23] Source: World Bank Databank accessed at http://data.worldbank.org/ on 15 February 2012.

resettled. The colony in which they live was resettled to its current location from a slum-area in 2006, and houses approximately 4000 families. The resettlement was carried out by the Mumbai Metropolitan Regional Development Agency (MMRDA), and the resettled area is referred to as the MMRD Colony. The housing consists of 100 concrete housing blocks of six floors each. Most flats consist of one room of approximately 15 m^2 with a small cooking corner, a separate bathroom and toilet and electricity. The colony also hosts a government school, but most families prefer to send their children to extra private teaching, as the education is not considered good enough. Most of the inhabitants of the colony belong to the Scheduled Castes (SC) or Scheduled Tribes (ST), while there are also a number of Muslim inhabitants (Informant Interview I and notes from observation).

The most obvious positive difference when comparing the colony to slum-settlements is the availability of electricity, and the fact that the apartment blocks have permanent roofs made of concrete instead of the tin-roofs common in slum areas. On the other hand, the colony appeared dirtier and not as well kept, and the apartments and corridors of the buildings were very dark because of the blocks being placed very close together. There were few signs of the inhabitants taking possession of the buildings for instance with paintings and decorations, as is a strong characteristic of slum-settlements in Mumbai, and it generally seemed like the inhabitants lacked a sense of commitment to the premises. This raises the question of what poverty is, and whether a resettlement should be considered less poor than a slum-area. As mentioned above, inhabitants often lose livelihood and social network when resettled (Notes from observation).

The self-help group organisation was initiated by the MMRDA, but stopped receiving state funds at the end of 2011. They organises savings and micro-credit loans for women in self-help groups in which a little less than 700 women are currently participating in groups which they take part in (or initiate) the formation of and which usually consists of about 20 women. The organisation has also, until the stop to state funds, been conducting training programmes for the women in which they learned livelihood skills (e.g. sewing), and were trained in their rights and in self-confidence. Finally, the organisation employs a number of social workers who engage with the women and their families, and work on recruiting them to the self-help groups.

4.4. Presentation of the primary data of this study

To get an overview of the background of the interviewed women, information about them was noted down during the interviews the summery of which is given here.

The 9 interviewed women belonged to three different self-help groups and had been in the self-help groups for between 3 and 7 months with one exception of 1½ years. All of them belonged to the Scheduled Castes, and considered themselves Hindu by religion, and they had an average age of 42 years the youngest being 31 and the oldest 50. Four of the women were related, two as sisters, and two as sister and aunt. Two of the women had Tamil as their native language, whereas the rest had Marathi.

The women's education level varied from no schooling at all to 9 years, but the average level was 7.2 years. The average age of marriage was 13.2 years with one woman being married already at an age of 2-3 years. Most women described themselves either as house-wives, or job-seeking – only a few had actual employment at the time of the interviews. The husband's occupations were primarily non-permanent jobs, but the occupation varied a lot from auto-rickshaw driver to working in catering – a few also had permanent jobs.

Most women had 2 or 3 children, and the age of the children varied from some having children as low as 4 years, to some having only grown-up children. One woman had her son and daughter-in-law living with her, and a few of the women lived with their in-laws (i.e. their husband's families).

5. Analysing doxa and capital

5.1. Introduction

This first part of the analysis deals with the parts of the study's research questions concerning the structural part of poverty's gender perspectives as they are defined in the doxa of the field in question, and access to and availability of capital or resources.

5.2. Doxa

5.2.1 Women in society and in the family

When asked about their lives, background and situations, the interviewed women told stories of an experience of poverty in which they were constantly experiencing being regarded as less valuable or important than men. This was expressed both on an abstract and a concrete level as expressions about their opinion on the general conditions of gender inequality in India, and their own life experiences with inequality. On a general level the women for instance described how communities celebrate the birth of a boy, but not always that of girls (Interview 2 with Woman 1), and one woman said she had prayed to God to give her sons, because she would not have a daughter face the same problems, that she had (Interview 2 with Woman 6). One woman expressed her idea of the general state of women in her society like this:

"Women are suffering more than the men. Men have limited jobs, limited responsibilities, but compared to men, women have lots of workload. Still that work is not recognised; still that work is not getting proper respect. So, there are so many problems that women are facing, but still she is not coming in front of the society. Always men are in lamp light".

(Interview 2 with Woman 8).

On the concrete level, the women came with examples of subordination in their everyday lives. Most of these were related to the norms that the women had to live up to in the roles of wives and mothers:

"...after marriage women are like domestic workers...she has to do lots of work, she has to take care of all in-laws...So...initially she does not have that self-respect, no freedom, no decision-making powers. Only she has to follow whatever her husband or men are saying."

(Interview 2 with Woman 7 and 9)

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Comparing women to domestic workers is a strong statement showing the lack of recognition from the other family members for their work in the household that the women felt they got. The emphasis on lack of freedom and decision-making power also seemed a general pattern.

The pressure of living up to the norms of being a good wife and mother further seemed to have an impact on the women's justification of joining a self-help group. Although wishes for more freedom etc. were also expressed, the women put much effort into explaining that it was primarily for the sake of their children and the household that they wanted to join self-help groups:

"My husband will not allow me…still for my house, for my children, my kids, I will work outside. Because that money will not be used for me only, it will be used for the family…so if he doesn't allow me, still I will go out and work".

(Interview 1 with Woman 4 and Woman 5)

Apart from this self-projection as mother's scarifying their secluded life at home to get money for their children which the women expressed, another point is show in the quote which is important: the restriction on leaving the home or moving too far away from the close community which lay behind the husband not wanting this woman to join the self-help group at all. This idea follows with the idea within feminist theory of the division between the private and public sphere, and the woman's restriction to the former as part of her subordination, which Bourdieu also describes (Bourdieu 2001). The restriction of the women to the private sphere of the home should therefore be seen as a symbolic part of the subordination which they face on a more general level. The fact that the women had moved outside the private sphere is therefore significant.

5.2.2. Women and work

Bourdieu argues, in *Masculine Domination (2001),* that the objective structures in doxa divide work activities into reproductive and productive and give the best parts to the man. The restriction of women to informal, casual work was evident among the interviewed women, who had experience with employment only as street-sellers or with production of foods for sale in the street at home. The jobs that the women could take needed to be close to home; for some women it even had to be home-based – i.e. producing food for street selling at home which is then collected by someone who is selling it - and most of the women could only take out the hours after lunch and before preparation of dinner in the afternoon, because they had to take care of all the responsibilities at home as well.

Contrary to expecting to get the privileges which men might get when bringing income to the family, the women expected to have to do the household work on top of their new responsibilities, if they ever got a job:

"...if only male is working, so male's responsibility is only work and earn...earn the money...and give it to the family. But in women's case it doesn't happen. Women have to work, have to earn, and have to work in the family also. So, she is playing dual role, but still she is not getting the respect, and nobody recognise her stress, her work load."

(Interview 2 with Woman 9)

The difference in the way a woman who worked was treated compared to a working man as it is exemplified above was significant. The women were not granted the role of income-earner no matter how much money they brought home compared to their husbands. Rather, their income was treated as supplementary, and they had to do all the household work along with the new work load and face complaints from their relatives, if they did not do those as good as a housewife.

Similarly, the responsibility to care for their children seemed not to allow for a role as working woman as long as the children were small, as most of the women had the responsibilities of their children on their own, without help from any relatives, even if they were living with in-laws. Hence, when asked whether they would be willing to place their children in a day-care facility while working outside the home, they all described opposition from their husbands, relatives and/or neighbours although not being able to place their children in someone else's care meant a major restriction on their ability to find work. One woman described how she had been offered work in a garment factory close to her home, but was not able to take the job, as she had no placement for her 4-year old daughter (Interview 2 with Woman 9). We will get back to how the women dealt with this issue in Chapter 6.

5.2.3. Women and decision-making

One of the areas where the women seemed to feel most subordinated was when it came to decision making. When asked who took the decisions in their family, the women said they did not have any say in major decisions, and some even said that they did not feel that it was their place to talk or express views in front of the other family members showing not only a total lack of control of decisions in their everyday life, but also a significant lack of voice (E.g. Interview 1 with Woman 1). Only one woman expresses having had any say in the choice of her husband, and none of the women had had any say in the choice of timing of their own marriage. One woman said that she had

later thought of how young she was, and that she had lost some opportunities and her childhood, because her early marriage (Interview 1 with Woman 7).

The lack of choice and of involvement in in decision-making seemed to be brought on into the women's married lives, and even in cases, where the women might want to interfere – e.g. as to their giving their daughters an option of later marriage and subsequently more education than themselves - they did not seem to feel that they had an option to decide on the matter. The idea that taking decisions was not part of the role of being a woman unless the husband was absent seem to be a strong part of the norm of being a women. One of the women expressed herself this way:

"In my marriage, tradition will not allow me to deal with the education…I don't have that much space; I don't have that opinion…in front of them."
<div align="right">*(Interview 1 with Woman 1)*</div>

Although only the one woman whose husband was an alcoholic and therefore not filling the space as head of the family said she took decisions in her family, a narrative also emerged of imaginary women who were living in relationships with their husbands sharing decision-making and power equally. The story was presented in an abstract form as none of the women seemed to know anyone concretely who lived like this, however it is significant because it shows that the women were able to imagine a different situation (e.g. Interview 2 with Woman 8). This is important because it can be seen as a sign of a competing narrative with the potential of challenging doxa (Bourdieu 1977: 168). This potential challenge was also apparent in that, apart from the overall rationalisation of being a good mother, the women also rationalised their participation in the self-help group by wanting to create a space for themselves where they could take their own decisions – one expression used by the women was that they wanted to create something *"for me"* (Interview 1 with Woman 6).

5.2.4. Domination and violence

The issue of physical domination in terms of domestic violence directed against the women should also be touch upon as it is a significant part of the overall subordination that the women faced. Kilmartin and Allison (2007) write about the nature of domination that coercive power entails that it *"…may lead to compliance, [but] it is not likely to lead to any internalized acceptance of the 'rule' or order"* (Kilmartin and Allison 2007: 7). In Bourdieu's terminology this means that physical violence may cause a violent stop to the subordinated person's raising against their subordination, but that it does not work as an internalised power that can subordinate the women through their

habitus. On the contrary, it exposes the subordination and may delegitimise other kinds of power that the husband or society have over the woman. Although the woman will often be ashamed of the violence (Kilmartin and Allision 2007), it challenges her habitus' ability to rationalise her role in society. As such, it may be seen as a measure of the situations in which doxa becomes visible.

The women in this study unanimously said they thought that domestic violence was a wrong practice and that one should not beat a *"life partner"* (term used by the women in the 2nd round of interviews when asked about domestic violence). Some women said that they though domestic violence was less common, than it used to be, while others said that it was very common, and every woman seemed to have direct experience with it although none mentioned it happening directly to her.

One woman, whose daughter had been a victim of domestic violence, did not seem to be blaming her daughter for the failed marriage, which one might have expected, as women are sometimes blamed for domestic violence following the logic that they have caused the violence by not been good enough wives. Although she and her husband had married her daughter early and so perhaps increased her vulnerability to violence, she seemed to have learned from the experience, and wanted her granddaughter, who was living with her along with the daughter, to be married later and get more education to avoid a similar situation. The family was also running a legal case against the daughter's family in-law (Interview 1 with Woman 4 and 5)

Although the women were arguing strongly against domestic violence, they also said that a lot of women would not tell anyone about it, if they were victims of violence. This also means that it is not possible to judge whether violence did happen in the women's own marriages even if they did not say that it did, as the women were not likely to talk about this in an interview. One woman explained how the existence of blame made the women fall silent about abuse:

"Sometimes taking blame, sometimes thinking more about, 'why I am…I am playing most of the role in the family, but still my husband is not understanding my feelings, not taking care of me…"

(Interview 2 with Woman 1).

What is interesting here is that the women in this study may have been silent about their own experience of abuse, but spoke out against it, and as we shall see later, even acted to prevent it. In a study of violence against women in India, 50 per cent of women said that they experienced some

kind of violence in their married life, and 55 per cent said that they thought violence to be part of a normal married life (Panda 2004). The awareness level on the issue of violence among the women in this study is therefore important, because it shows that these women were different. Whether it had to do with government campaigns against violence against women, or something else such as training that the women might have gotten in the self-help groups, this is significant.

5. 3. Capital and the self-help group activity

Below, I will analyse the impact that the gender norms and practices in doxa discussed above seemed to have on the women's access to different kinds of capital, and the way in which their participation in the self-help group seemed to have changed this access.

5.3.1. Networking, political participation and social capital

In terms of social network, the women emphasised the role of the patrilocal marriage system[24] that is dominant all over India, which they gave the responsibility for loss of contact with their maternal family after marriage, and hence loss of a lot of the network which they would have otherwise been able to draw on:

"...before marriage women have lots of freedom in their maternal house, but after marriage, even these maternal parents also thinking that, 'now she is the responsibility of her in-laws, they have to take care of her.' Even if they are feeling, 'I have to...share something, I have some problem,' but still maternal parents will say that, 'no, now you are part of that family, so you have to adjust with them...and we don't have that much space in this family.'"

(Interview 2 with Woman 7 and 9)

As the quote suggests, many of the women did not seem to have contact with their maternal family, but only with their husband's. Some were living with their in-laws (parents or siblings of their husband), and while some seemed to be getting along, many complained about harassment from their in-laws, or mentioned them making restrictions for their behaviour. Almost all the women had moved physically away from their childhood homes, most of them relatively far making contact difficult. One woman explained about her experience when moving to Mumbai after her marriage:

...in the age of 19 she was married. And she is from rural Maharashtra. When she came to Mumbai, her mother in law was very strict, so she was always teasing her, 'you don't know this word, you don't know that word, you don't know how to do', so there are some difference also in words,

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[24] Meaning that a married couple moves into or lives close by the husband's family causing the women to leave their own family, and often move to a new village or even travel far away from her childhood home.

because she is from rural Maharashtra, and this family – in-law's family – is from Mumbai, so this way she faced lots of problems… they are using some Hindi words, and she don't know those words. So her mother-in-law was saying, 'you are very loose in you words, you don't know anything.

<p style="text-align: right">*(Interview 1 with Woman 9)*</p>

Apart from the loss of her maternal family, this woman's story is an example of the harassment that the women seemed often to face from their in-laws. The woman's mother-in-law used her higher status in terms of the cultural capital of language to put down her daughter-in-law, and the woman does not seem to be able to draw on her own family for support. Similarly, most of the women described their situation before joining the self-help group as one of isolation and lack of social network. This may be connected partly to the physical isolation of being restricted to being at home, but may also be attributed to the loss of maternal family and the low status in the husband's family. When joining the self-help groups, most women described how they now knew much more people, and could share their problems or help each other:

"…when we are in the home, we are not getting that much freedom, that much knowledge, and once we came together – we women we came together – we are getting the knowledge, we are interacting with each other, we are discussing each other's problems, so in that way, we are expressing our views…whatever feelings sad, bad or good moments or feelings with others, so we are getting that much space through the SHG"

<p style="text-align: right">*(Interview 1 with Woman 3)*</p>

The importance of the kind of social network that this woman is describing may be put into perspective by returning, for a moment, to the issue of domestic violence. Most of the women who intervened in domestic violence cases said, as we shall see below, that they did so for known neighbours or because the woman who was being beaten was a friend. The women were thus expressing the ability to help each other to feel safer, as one woman expressed:

"…this is a good thing for the women, because before joining the SHGs we were individuals…we were not together. Now we are together…That way, we have that look…strong look…and if anybody created any problem to them, they will say 'no, I'm from the group', we have that much strength of women."

<p style="text-align: right">*(Interview 1 with Woman 2)*</p>

A final point, which is important to note here, is that the social capital gained from the self-help groups seemed to be, at least to some extent, building on existing social networks. Some women who were in the same group explained that they were also sisters, others that they had been part in

organising the group that they were a member of through their neighbours or network, and others again said they were actively using existing social networks to recruit new people to the organisation to form self-help groups.

5.3.2. Knowledge, skills and confidence

Cultural capital is a little more difficult to trace as it does not just mean education or skills, but is also – as summarised in chapter three – is measure for so-called *incorporated cultural capital* which means the women's ability to fit into the social order in which they live in a way which gives them credit as *cultivated* or able to follow existing rules and etiquettes (Bourdieu and Wacquant 1992). Many of the women described lack of knowledge or communication skills as part of the reason why they had felt isolated and disempowered before joining the self-help group. One woman expressed herself like this (as explained by the translator):

...she learned how to talk with others. Before joining the group, she was fear in mind that, 'am I talking right or wrong?' like this way she was always in fear. But now she built her confidence. Now she is able to speak with other women, other men also, which she was not able to speak before joining the group.

(Interview 1 with Woman 9)

Building on the gains and confidence from the increase in social capital, the training and skills-development seemed to provide the women with a confidence and a status in their society, which they did not have before. This may to have an impact on the women's sense of agency as the incorporated cultural capital is another term for habitus, and thus a change in confidence and view of the world may change the woman's image of her choices, and so also whether she chooses to try to change her situation or not (Bourdieu 1977).

In terms of the objectified cultural capital, the women who had gained an independent income may have been able to change their status by buying nicer clothes or jewellery which is one of the ways in which economic capital can be transformed into cultural capital, depending on what gives status in a given social context. A number of women described how this had been part of their motivation for joining the self-help group – being able to buy a new saree when they wanted. Similarly, two women described how they had learned to sew in a training organised by the organisation behind the self-help groups, and were now planning to start stitching baby-clothes and saree-blouses in their own business. This way the cultural capital could also be turned into economic capital *(Interview 1 with Woman 7)*. The overall point here, however, is that the women generally had

rather low cultural capital, and that this seemed to be one of the major places where they had gained from the self-help groups.

5.3.3. Employment and economic capital

Economic capital for the women in this study means having the ability to decide how to use money, and not having to answer to their husbands whenever they use money for something however small or big. The women generally did not have access to any other forms of economic capital than the one coming in from their husband's work, as they did not own any other economic assets. The families often seemed to have been persuaded to let the women join the self-help groups, because of the promise of increased economic stability from savings or resources from loans or an extra income. One woman described it like this:

…there is one social worker from this organisation, they went to their home and they told about the importance of the SHG, and they motivated their family members, so they are also thinking, 'okay, it is not just a group of women, so they are saving the money also, so it will be useful for us'. So then she came to join the groups.

(Interview 1 with Woman 7)

This legitimisation of the self-help group activities seemed to be common and, as mentioned above, was also repeated in the women's own legitimisation of joining when asked directly. The economic capital that the women gained from saving up money or getting an income through starting up a business, in the cases where this was successful, did seem to make a difference, also in terms of the women's confidence:

"I have to work. I have my own money in my own hand, so I can do anything. If I want to eat anything, I will take from my own money"

(Interview 1 with Woman 6)

A lot of the women emphasised this ability to use money when and on what they wished without consulting their husbands or other family relations, as an important change in their lives after getting their own income, or as strong motivation for joining the self-help groups. The independent income seemed to give the women a measure of freedom which they did not enjoy before. The ability to save up for unexpected events was also important and something which they seemed to feel that they were more aware of than their husbands. One woman said about saving up that:

"...lots of situations happen in life, we can't expect every situation, and then we will think, 'yes, I have my own money, I do this', but that time I have to depend on my husband."

<div align="right">*(Interview 1 with Woman 6)*</div>

One might argue that gained economic capital was at the same time a powerful motivation factor for families and husbands to release some of their tight grip on the women, and allowed them outside of the home, while it, on the other hand, gave the women a financial independence, which they had not known before.

However, there seemed to be a major holdback on one important area: gained economic capital even when the women keep it in their control, did not seem to necessarily have an effect on the women's ability to take decisions or join in decision-making with their husbands or elder relatives. The women contradicted themselves in a way here saying at the same time that economic capital might help their decision-making, and that it wouldn't, which might suggest that economic capital alone does not give them any advantage in terms of decision making. This, subsequently, may suggest something else: namely, that broader gains from employment in terms of empowerment such as they are pointed out by Kabeer, have more to do with the increase in social capital or network, and knowledge of the world and self-confidence – i.e. cultural capital – which follow employment, than with strictly economic gains in terms of increased financial means.

5.4. Summery – doxa's impact on access to capital

The gendered nature of doxa was evident in the women's descriptions of the norms to which they had to comply both in terms of being a good *woman*, *a wife* and *a mother*, as well as when it came to the broader society. The gendered practices meant restrictions on the women's physical mobility, and handicapped their social network by moving them away from their maternal family and isolating them from neighbours and immediate community.

The impact of these doxic gender norms and practices on the women's access to capital was visible in that the women had less of all three kinds of capital; the lack of social network and physical isolation led to low social capital, intimidation, low education, and norms of women's less value compared to men's led to low confidence, knowledge and cultural capital, and the men's monopoly of the role as income earner meant that the women who did not have an income of their own had virtually no economic capital at their independent disposition.

The women had all challenged important parts of doxa, which we shall discuss further below. They had moved out of the home to join the self-help groups and hence broken isolation, gained social and cultural capital, and some had managed to get some form of employment which gave them economic capital at their own disposition. All this not only might have the potential of empower the women, but also made them more able to act and move themselves out of poverty. However, doxa seemed to pose challenges to these changes in the women's lives, and their ability to move out of poverty especially relating to the women's roles as wives and mothers.

While domestic violence poses an important threat to the agency of the women, as the physical superiority of their husbands or relatives may put a full stop to their challenge of doxa, the women showed a high awareness of this issue, and took clear stances against the physical subordination inherent in domestic violence.

6. Analysing habitus and agency

6.1. Introduction

In this second part of the analysis I will focus on the women's habitus, their agency and challenge of doxa. Thus, using Bourdieu's habitus theory and Kabeer's theory on different kinds of agency and empowerment, especially the role of what she calls *sense of agency*, the aim is to show the link between the gendered norms and practices that the women experience, their perception of the same, and their ability to make choices, and act in ways that can bring them out of poverty.

6.2. Awareness

As mentioned previously, Bourdieu argues about structure (i.e. doxa) that it is only visible when it is being challenged. To do so, however, the individual habitus needs to allow for the idea that change is possible. The women interviewed for this study have all joined a self-help group to – on one level or other – change something about their life situation. Socio-cultural or economic, the motivations are to do with change and as such build on an awareness of the possibility and desirability of such a change. As Bourdieu argues, if something is seen by the individual as impossible, that thing becomes undesirable (Bourdieu 1977: 77) – i.e. the fact that the women express and act on a desire to change their lives shows that they believe such a change to be possible, and that they see the structures around them as (at least to a certain degree) changeable. It may be seen as the reverse of the process that Bourdieu describes as the reproduction of objective structure through habitus – i.e. a way of deconstruction or making the structures visible and changeable - (Bourdieu 1977: 97), and what Kabeer describes as having a *sense of agency*.

An example of this deconstruction and de-legitimisation of the objective structures surrounding the women into something that can and should change is to be found in the following quote form one of the first interviews conducted, with Woman 6:

"…from the marriage till now I was involved in the family home with household responsibilities, I handled all the things, but now I want to do my own. I have to stand on my own feet. Because; how much time do I have to depend on my husband? I have to do something different: For me. That is why I joined the group".

(Interview1 with Woman 6)

The woman emphasises the importance for her in trying to make change happen, and is questioning – or de-legitimisation if you will - her dependence on her husband. She is, in other words, aware

enough about the structures in which she lives and the disadvantaged position in which they place her that she has decided to join the self-help group in order to try and challenge parts of them. This is the awareness that makes these women special, because it means that they see part of the structures that they live in as undesirable and changeable, and are therefore able to imagine, and hence plan, for them to be changed (Bourdieu 1977). In the following, I will go into more detail with the changes in habitus that the women seem to have undergone since joining the self-help groups, and analyse the way that the women relate to the structures around them.

6.2. Habitus

6.1.1. Habitus in relation to doxa

If we define the relationship between habitus and doxa in line with what Wacquant does when he compares it to *"…the subjectivist apprehension of the player and the underlying, objective configuration of the rules of the game played."* (Bourdieu and Wacquant 1992: 22), it means that there is very little difference between doxa and habitus in a given field. Doxa in our field of study for instance says that a woman must be good at being a mother to be a "good" woman, and that to be so she must be home with her children. The female individuals in that field of study will either have to try to live up to this norm, face the consequences of being seen as a "bad" woman –i.e. exclusion – or challenge the norm. Habitus in relation to doxa then is the individual woman's apprehension of the rules of the game - it is the way in which they relate to doxa, and their perceptions of what options they have. It is the *closed (and open) doors* as discussed in Chapter 3, or what Cornwall and Edwards describe as *"the horizon of possibility, of what people imagine themselves being able to do"* (Cornwall and Edwards 2010). Thus, if a woman faces a contradiction between living up to the role of being a good mother, and earning money to help bring her family out of poverty, her habitus will either consist of a logic which tells her to stop working (i.e. comply with doxa) or to find a way to challenge doxa in the way that it defines what is a good mother. What is interesting for the purpose of this study is to find out in which areas the women react in which ways, and what seems to create the foundation for their habitus to change to allow for *sense of agency* in relation to some parts of doxa, and not others.

6.2.1. Challenging the role of women in society and in the family

The overall norm to which the women relate in everything that they do is the norm of being a woman[25]. As we found out above, the gender role of being a woman in the colony is one which places its emphasis on being a good mother and wife and equals that with being at home, taking care of the children, the household and the relatives. A significant trace, which we also identified above, was that the women all faced difficulties when wanting to perform acts that would mean them leaving the private premises of the home. But how did they relate to these norms and practices?

The women all criticised the restrictions put on them as women and the lack of equality in their society. However, they also emphasised that they thought that the norms that they faced were not easy to change. One woman said, when asked if she thought that the gender inequality which she had described might be different:

She is saying that from the childhood till now they are getting this kind of exposure, they are nurtured like this, so, "This kind of personality will never change. We have to change: we have to take some decisions…"

(Interview 2 with Woman 1)

The women had grown up being told that they were worth less than men. The woman in the quote is referring to the personalities of her relatives who subjected her to such treatment. The women's stories were about lack of decision making in the important choices in their lives. Change seemed to be very far off for most of them. However, the awareness of changeability and the de-legitimised form that doxa takes when presented by the women as unjust, says something different. Bourdieu describes how individuals are socialised into the logic of doxa and its practices and norms from early childhood, and how this early socialisation creates an embodiment of doxa which makes complying with it completely subconscious to the subordinate (Bourdieu 1977). The quote above is an example of how the women in this study in one way confirmed this theory of early socialisation while being completely aware of it (at least in hind-sight). This highlights the agency driven part of Bourdieu's theory in which he argues against suggestions that his theory is deterministic saying that the dialectic relationship between structure and agency means that individuals *can* change doxa as

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[25] This is due partly to the fact that this study has gender and poverty as its focus and that the women were asked specifically to reflect on questions relation to gender and their role as women – of course the women also have identities relating to their cast, settlement, religion etc. – however, the significance of gender for the women's identity and their rationalisation of choice and options seemed evident even when this is taken into account.

they are part in its reproduction. These women describe having come a long way from being unaware of any rights, or any possibility of change, to actively applying measures to make such change happen – in other words, they are no longer part in the reproduction of doxa in all places.

I have argued above that the economic gains from joining the self-help group seemed less important than the social and cultural. For one thing, very few women had gained any employment or income-earning at the time of the interviews at which point they had all been in a self-help group for quite some time. The cultural and social gains, on the other hand, which were discussed above in terms of social network, new knowledge and self-confidence seemed to have an impact on their self-perceptions, which was evident in the way they saw the future and their options:

She is saying, "Not that much changed in the situation." But when she joined the group it was newly started – the group was formed 7 months ago. So, she is saying, "Not a lot of change has happened", but she has the hopes that the situation can change.

(Interview1 with Woman 6)

So, whereas before joining the self-help groups, the women describe themselves as isolated, and fearful, they now seemed able to use the resources (or capital) given to them in the form of social network, knowledge and increased confidence to see options beyond those under which they had previously lived. What the women all seemed to have in common in terms of the first traces of active agency, is the challenge that just walking out of the door and going outside the home, without going to the market or to pick up their children from school, is to the norms of womanhood, and the change in habitus shown in the above quote, which allowed them to imagine something good coming out of such a challenge.

The change that the woman above is referring to is about being able to take decisions and change her role in society and family, but not necessarily getting a job. The women spoke heatedly against the injustice they felt they were facing, and presented views that women should be granted status for the role they played in their families. The majority argued for some change in the idea of what it meant to be a good mother. This issue was brought up by introducing the question of day-care centres to the women who were asked whether they would use such a facility, if it existed in the area (which was not the case at the time of interview). Here, the majority of the women said they would use day-care to have a place to put their children while working, and, more significantly still

in regard to habitus and agency, they said, they were willing to disregard the opinion of their husbands or relatives, if they disagreed. One woman formulated the agency like this:

Sometimes family members will say, 'why are you giving my grandson or granddaughter to the day-care centre', but some families are not ready to take care of their granddaughter or grandson, so that woman will answer them, 'if you are not ready to take care of them, so I will definitely enrol my children to this day-care centre'.

(Interview no. 2 with Woman 8)

Challenging the relatives decision making power on an issue as central as the care-taking and socialisation of their children, the women challenged not only doxa when it came to being a good mother, but also the idea the women should not take decisions. The area of child-care is clearly the place where the women had most legitimacy in terms of claiming a decision-making power in relation to their families. Significant to note is that the women put forward new ideas about how to fill the role of being a mother, but do not challenge the idea that women have the primary responsibility of caring within the family – in fact they use this norm to their advantage by using it to overrule their relatives' decision-making much in line with what empowerment theorists like Cornwall and Edwards (2010) or Kabeer (2005) talk about, when they argue for the understanding of empowerment as a process of negotiation. This term "negotiation" creates a picture, which we can, with Bourdieu's theory of practice understand as the power-game to claim the right to define doxa which is always going on in any given social field (Bourdieu 1977). As such, the women's claim to decision-making power can be seen both, in Kabeer's terms, as a sign of positive agency which does have some transformative potentials as it allows for the women to use time and energy on other things than being a mother (Kabeer 2005), and as part of a greater fight for the right to define norms and practices in the colony in which the women live.

6.2.2. Women and work – ideas about the working woman

In their stories, the women all seemed to divide options into those that applied to housewives, a category in which most of them put themselves, and what they called *working women*. Most of them described sets of options and prospects for working women that were very different from those that they associated to themselves as housewives. One woman, who had previously tried her luck as saree-seller, but not been able to combine it with the responsibilities she had for her small children, said:

"We have to take care of children."...like they are all time, each and every day they are involved in the household responsibilities. "But working woman, she has freedom. If she wants to get a new sari, or she wants to go to the movies, she has that freedom. With her friends she will go."

(Interview 2 with Woman 3)

This woman is clearly imagining what we might call an alternative habitus attached to a working woman which she would like to become. As such, the fact that the woman is able to imagine such freedom, and associate it with a position which she is able to plan to achieve herself, is a significant step towards empowerment, and being able to move herself into a better life situation.

However, the idea of the working woman was not only one of freedom. Most of the women emphasised what they described as the *dual work* load that working women were facing because their household responsibilities did not decrease, when they got employment outside the home:

"Women have to work, have to earn, and have to work in the family. So, she is playing a dual role, but still she is not getting the respect, and nobody recognise her stress, her work load, and they will not support her..."

(Interview no. 2 with Woman 9)

There was clearly a span in the expectations of freedom that the women imagined getting, when it came to getting a job, and the extent to which they were prepared to challenge their roles as mothers and wives to get one. The woman speaking in the first quote above was not looking for employment at the moment of interview. She was also part of the minority of the women who did not want to let their children be taken care of by others and wanted employment to be close to her home to wait until her smallest child was older. In this way, her employment options were only there insofar as they did not challenge her roles as mother and wife. Other women, like the one in the second quote, and the majority who did want to put their children in day-care regardless of their families' possible objections, challenged the norm and practice of being a wife and mother to a much larger degree.

The pressure from their families and society to live up to the role as mothers and wives meant constrains for the women's ability to find and keep employment. They all expected to have to do double work, if they got employment, but most of them seemed to think that the gains in terms of freedom of movement, independent income and financial gains for their families made employment worthwhile, and that a change was possible. The self-perceptions of the women were, as above, for the most part those of individuals looking for ways to negotiate new "rules of the game" that would

allow them to be employed, although the degree to which they were ready to challenge their roles in the family varied. It must also be noted that the women did not only face the power of their families and relatives when challenging doxa, but also that of the wider community. Some women said that women were often bullied by their neighbours or other community members either for not contributing financially to the household – if they did not work – or for neglecting their children and the household if they did (Interview 2 with Woman 7 and 9).

6.2.3. Women and decision-making

Decision-making is the essence of empowerment and decision-making power is necessary to be able to perform active agency (Kabeer 2005). In Bourdieu's terms, getting the power to take decisions openly can be seen as a way of giving the individual the ability to define practices and norms relevant for his or her life – i.e. to define doxa (Bourdieu 1977). That also means that decision-making power in a social field is likely to be off ground for the subordinated groups of that field – i.e. the women in this context – and that change in this part of doxa is crucial for the women's empowerment options.

The women presented a clear alternative to their lack of decisions-making power which was presented as an abstract alternative, nevertheless; it was a situation towards which the women seemed to be purposively striving. One example was the way in which the women seemed to be increasingly challenging the practice following which they were supposed to ask for permission from their husbands or relatives when doing anything on their own. For a number of the women this happened already when deciding to join the self-help group, for others it had only so far come into practice in a plan not to listen to their families, when deciding whether to use a day-care facility or not as discussed above – in which case, evidently, we do not know what would happen, would these women actually be faced with the choice to do so.

However, there were clearly limits to the women's decision power. One woman, for instance, expressed a desire to take part in decisions regarding her children's education or marriage, but seemed unsure as to whether she would be able. She emphasised getting more economic capital as a way to perhaps be able to take more part in decisions:

"I'm not so financially strong, that's why I want to do something. I want to be financially strong. Then I will take any decision…"

<div align="right">*(Interview 1 with Woman 1)*</div>

Even if she was far away from feeling that she could speak up against her family on decision that concerned her, this quote shows that the woman believed that she could change the situation – in other words, even in this area where the women are likely to face most resistance, they were at the same time showing a habitus that clearly incorporated a belief in change.

The examples of the women's decision-making show that the women did take decisions, and important strategic ones, that concerned their lives and that of their family, even if this so far seemed to happen without the norms of who was the decision-maker of the family changing permanently. And further, the women were actively engaging themselves in activities to gain capital which would make it possible for them to gain a legitimate role as decision-maker in their families.

As I have also mentioned previously, when asked whether they thought that employment would make it easier for them to take part in decision-making in the family, almost all women answered no. However, when discussing their ideas about the working woman, a number of the women expressed views that these women were more often involved in the family's decision-making – an argument which is also found indirectly in the previous quote. One woman said about the working woman:

"Because she is going out she is getting more knowledge about the society, she has manners and is educated about the society…Because of her [the working woman] education and because she is financially independent – that is why she is getting more status compared to the housewife in the family. Some family members even involve her in the decision-making process."

<div align="right">*(Interview 2 with Woman 6)*</div>

This quote is an example of something which I would like to underline here as it is important for our understanding of the way the self-help groups effect the women's self-perceptions and their agency and empowerment; namely that the employment factor is important in an indirect way which boost the women's self-confidence and widen their habitus in terms of their perceived options. The woman in the quote says that the working women are more educated and knowledgeable about how to act in society, and therefore more likely to be involved in decision. What the quote shows is that economic capital may be more important as a symbol and proof of a woman going out into the public sphere, creating social network, getting knowledge and other

social and cultural capitals, than as a financial factor in itself. Maybe this explains why the women argue against employment mattering for decision-making on the one hand, and on the other say that, because of certain factors, working woman may be more likely to take decisions? Employment is important, as economic capital might be the means to negotiate the decision-making power with their families (Bourdieu 1977), but would the idea that such a negotiation were at all possible have occurred, had the women not first gained social and cultural capital enough to change their perceptions of what was possible?

6.2.4. Domination and violence

As mentioned earlier, Kilmartin and Allison (2004) argue that coercive power does not internalise subordinating structures as happens when doxa is rationalised in habitus. However, it may still be used to enforce domination by a person who will win by such enforcement. We have seen how taking blame caused the women to not mention physical abuse. Some of the women interviewed for this study may have faced physical violence at home because of the challenge to norms and practices that their self-help group participation posed. The safety that the self-help groups provided for the women emerged as an important part of their ability to fight violent domination. In fact research supports this suggesting that domestic violence increases with lack of social support network and education (PROWID 2000: 14). There seems to be a clear relation between social and cultural capital and the women's vulnerability to domestic violence.

The women in this study all expressed condemnation with the practice, but it did not stop there. A majority of the women said that they had interfered in cases of domestic violence. An example in which a woman had stood up against another woman's husband, and challenged his right to question his wife's whereabouts, and even his superior role in the family is given below as translated by the interpreter:

She is saying that it is very bad practice to beat the other person or other life partner, and she interfered in one case. In a neighbouring family the husband was beating his wife very badly, and that wife was saying, 'please help me, he is beating me very badly'. So she interfered in that matter. So that time the husband said, 'sister, you don't interfere…it is a family matter. Why are you interfering in our matter? So this time she said, 'no, why you are beating?' I know that person was taking doubts on his wife. She goes to the marked, and if she is late so he is asking questions, 'why you are late? Where did you spend this much time?' Like this way. So that time she explained that, 'why are you asking these kinds of questions to your wife? You are not bringing the vegetables or

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any other materials from the market, so she has to go…she has to buy everything and why are you asking about the time?'

<div align="right">*(Interview 2 with Woman 9)*</div>

The woman in this quote is challenging doxa, not only in theory, but by interfering and asking an unrelated man, who is most likely her senior, to change his attitude towards his wife. This is a major step towards open agency against the subordination these women are facing. The woman is using arguments within the doxic idea of what is a good wife to show the man that he has no justification to beat his wife, however, she is also telling him not to ask his wife about the time used for the household task of shopping at the local market and challenging his role as masculine superior.

The logic which the women have to challenge when interfering in cases of domestic violence is that of the husband's dominant role in the family, and of the family or home as a place where outside interference is not accepted. The women's reaction to this logic is displayed below.

"So many times I interfered in these matters, but sometimes the men say, 'why you are interfering in our home matters? You don't have that right'…but, whatever they say, I interfere".

<div align="right">*(Interview 2 with Woman 8)*</div>

The women highlighted the idea of domestic violence as a *private matter* as one of the norms which made it difficult to intervene in cases of violence. However, almost all of them disregarded this norm and interfered anyway as the above quote exemplifies. A few of the women did also comply with this norm. Although they argued against the practice of domestic violence, they seemed to either agree that one should not interfere in it as it was a private matter, or seemed not to dare to challenge this idea. One of these women said:

"No, if there is whish, or if there is woman calling, 'please help me', nobody will interfere, because of this fear of husband. He will say, 'who are you, why you are interfering? Are you her husband? I'm her husband.' Like this he will give answer."

<div align="right">*(Interview 2 with Woman 7 and 9)*</div>

The importance of social network was emphasised by the fact that some of the women seemed to only intervene, when they felt that they somehow had a legitimate right to do so because of friendship or because the woman in question was a neighbour (e.g. Interview 2 with Woman 6 and Interview 2 with Woman 9).

6.3 Summary – the women's agency and challenging doxa

Summarising this chapter, it seems clear that the women are imagining a lot more *open doors* and possibilities than one would normally expect from a group as subordinated by doxa as the women in this study were. As argued above, the mere act of joining the self-help group can be seen as directly against part of the norms of doxa.

The women challenged the norms and practices of doxa in places where their habitus permitted them to see possible positive outcomes of doing so. In the calculation of these positive outcomes, the possibility for the women to put themselves in a position where they could act to increase their family's welfare seemed mixed with a desire to gain more freedom for themselves as women.

However, the limits to the actual challenge of doxa where the abstract idea of another set of norms was channelled into actions to change the structures were also evident. In the determination of which situations the women could claim decision-making power and challenge doxa, their ability to legitimise such a challenge by holding up other parts of doxa to which the challenge would comply (such as the role of wives and mothers) seemed important. The fact that taking decisions about their children's education, or child care was more legitimate, than other decisions, seemed apparent. Similarly, the women's stock of cultural and social capital seemed essential for their ability to challenge the power structure of doxa without fearing for violent consequences both in terms of standing up to violence for themselves where both cultural capital and social capital in the form of network seemed essential, and when it came to standing up against violence against other women in their community.

7. Conclusions

Part of the motivation for conducting this study was to find out whether using women's empowerment projects as a means in poverty reduction would mean a neglect of gender equality and women's rights in development in itself. The answer, after analysing the women in this study, is that it may not be, if it includes social and cultural empowerment as well as the economic. However, this study has shown a degree of impact from the gendered norms and practices in which the women live that indicate that if empowerment projects do not incorporate a broader perspective than the strictly economic, then the risk is that neither the empowerment nor the poverty reduction will succeed.

In this study, women's empowerment has been analysed alongside their way out of poverty partly because of the motivation to answer the question above, and partly because, as the study went along, the interdependence of the two became increasingly apparent. The doxa, in which the women live, restricts their ability to act as independent agents of development. For this reason, their empowerment becomes a prerequisite for their ability to move out of poverty, while the increase in access to resources and capital is both necessary for their empowerment, but also means an increase in the quality of their life situation, and so can be seen as a step on the way of poverty in itself.

The fact that the women's ability to make use of access to economic capital, or even to get such access – for instance when it came to employment and income – seemed so tightly tied up with the amount of cultural and social capital, that the women possessed, shows the inter-linkage between poverty reduction, and women's empowerment. For this reason it does not make sense to make women targets for poverty reduction programmes in women's empowerment projects without understanding, and taking into account, the strength of gender norms and practices that structure the same women's lives. Some of the norms that I have analysed in this study are traditional gender norms of what a woman has to live up to, to be considered a good mother or wife. These norms included restrictions on physical mobility, decision-making, employment and status. They were challenged by the women to varying degrees, but none of the women were able to free themselves from these restrictions.

As for the role of self-perception and habitus, this study aimed to add knowledge on the impact of self-help group activity on women's self-perceptions of options, and the subsequent consequences

for their ability to make choices. The clear change in self-confidence, and awareness of alternative options and *open doors* shows that self-help activities does have the potential to create a new self-perception and change in habitus for participating women. Having changed their habitus, the women started being able to challenge doxa in new and informed ways, reproduce new meanings, plan choices that would change the way they lived their lives.

The fact that the women seemed to see new options in some parts of their lives, while not changing the way they saw other parts such as their roles as wives and mothers, may suggest that more time is needed for these parts of habitus to change, and it may say something about the strength of the part of doxa that has to do with the fundamental role of man and woman in a family and in society. That the women seemed able to negotiate a place as supplementary income-earners, but not one as breadwinner is one example of this.

Decision making is crucial for women's empowerment, and was an area where the women tried to challenge the norm although this was not done easily, and only to limited degrees. Some areas seemed more legitimate for the women to take decisions, as they were situated within a realm in which the norms gave the women major responsibilities, such as child-care. Such areas might be used as legitimate spaces for the women's decision making, where the women can learn how to take decisions, and that it is okay to do so. Creating more day-care facilities for the children in the colony might then work both as a cradle for women's decision-making power, and as a practical installation which would allow the women free time for other activities, than those inside the home, and remove a major barrier for their employment. That this would only be true for the women whose habitus had changed in a way that allowed them to picture an option of not taking care of their children at home, shows us how important working with changing their habitus is for the women's ability to work as agents of their own way out of poverty.

Finally, empowerment is not just about changing one's view of one's options, but also about change and *making* choices. Kabeer's definition of transformative agency refers to making positive choices that have the potential to change one's life situation. The gendered nature of access to capital and resources is not only linked to the women's *sense of agency*, but also to their actual ability to make choices that can be defined as transformative agency. As such, the women did perform transformative agency, although it still had a long way to go in many respects. As argued

throughout the study, the fact that the women even joined the self-help groups was, at least for some, an informed decision leading to change that could definitely be defined as transformative.

The issue of domestic violence and the women's attitude and actions relating to it could be a study on its own, as is the case with many of the issues that have come up in this study. It is perhaps the most evident example of the *active* nature of the women's choices that many of them chose to interfere in cases of domestic violence although they knew well that doing so was outside the norm and would cause opposition. Again the importance of social network – i.e. social capital – and confidence – i.e. cultural capital – that the women's stories emphasised in regard to domestic violence are important to note, and strengthens the conclusion that social and cultural capital are essential for the women's empowerment and must not be overlooked.

My final conclusion here will be that gender defines the ways in which poverty works in manners that makes it essential to understand poverty as part of a larger structure, than that of economic assets, employment and markets. One cannot *use* women's empowerment to make poverty reduction programmes, because both poverty and women's empowerment is about so much more than economics. Self-help group activities are powerful tools for women to increase their space for agency, to see new options, and to live freer lives. As women are parts of the reproduction of structure, their empowerment is crucial in order to change the structures that keep people poor. If by being in self-help groups, the women can be part of a production of a changes in structures, such as is the case in parts of what we have analysed here, then they may be agents for their own empowerment, as well as for moving themselves and their families out of poverty.

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[26] Promoting Women in Development.
[27] First name not given in the publication.

Annex 1

Notes on the use of translator

As noted in the methodology chapter, the translator had a background as social worker which was an advantage in that it meant that she understood the issues that the women dealt with. However, the translator sometimes also tended to bring this background as social worker into the interview situation by commented on stories told by the women with suggestions as to how to deal with this or that problem, or by not only showing knowledge of the issues discussed in the interviews, but also a clear opinion about them. As interviewer, I tried to deal with this by asking her to clearly state what the women's answers to my questions were, and what exactly they had said, if she seemed to be leaning towards interpretation. Furthermore, talks were held with the translator during the interview period to discuss how best to conduct them, and lastly, as widely as possible in the analysis, only translations directly stating the answers of the women in first person, are used as quotes. This is done to avoid any uncertainty as to who is talking in the quotes.

Furthermore, although an unstructured interview method was originally intended, in order to keep control of the interview situation a semi-structured method was applied after arrival in the field. An interview guide was used which was revised after the first day of interviews, and a new one formulated for the second round of interviews after identifying the most interesting themes touched upon in the first round. The sequence of the interview questions was not followed strictly, and extra questions were added to allow me to ask into interesting topics and themes brought up by the women, which were not included in the interview guide.

Annex 2

Female employment in India									
Year	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Female employment (% of total labour force)	25.76	25.89	25.98	26.15	26.36	26.45	26.66	26.83	27.00	27.09
Year	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Female employment (% of total labour force)	27.31	27.49	27.72	27.90	27.81	27.68	27.60	27.46	27.37	27.28
Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	
Female employment (% of total labour force)	27.18	27.13	27.03	27.00	27.15	27.34	27.52	27.79	27.64	
						Source: World Bank Databank			