DISCOVERING THE POWER WITHIN

Nepali women's experiences on empowerment through women's groups and microcredit programs

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ABSTRACT

The purpose of the research was to study the experiences of Nepali women on empowerment through women's groups and microcredit programs. The research question was: 'To what extent can the membership of women's groups and the provision of microcredit empower women in Nepal, and what kind of impact they have on women's lives?' The research aimed to highlight the possibilities for women's empowerment in a patriarchal context.

The research was conducted by using qualitative research methods such as semi-structured interviews. Its methodology was based on empirical phenomenology and hermeneutic phenomenology. Qualitative, inductive analysis methods and content analysis were used in data analysis. Main theories influencing the research were feminist standpoint theory and theories on empowerment, intersectionality and collective action. Microcredit programs' potential as well as criticism on them were described in detail. The research was situated in the context of Nepal and especially the meaning of the context for Nepali women was scrutinized.

The results of the research indicated that women's groups and microcredit programs benefit women in multiple ways and have a strong impact on their lives in the individual-, family- and community- as well as societal level. Individual level benefits related to women's economical situation, awareness and education, skills and capacity, confidence and independence, mobility as well as peer support and networking were identified. On the community and family level increased respect towards women, improved decision-making power, development of communities, and challenging of gender roles within the family were recognized. Society level benefits included respect towards women, challenging of gender roles and changing views and opinions on women.

Conclusions drawn from the research included the discovery that some women benefit from the women's groups and microcredit programs more than others due to discriminatory conditions for membership and microcredit provision. Discriminatory preconditions need to be challenged in order for the groups to be inclusive. Moreover, 'organic groups', started by the women themselves, seem to be the most beneficial and efficient in responding to members' needs and wishes. Men and boys should be engaged in promoting of women's rights in order to achieve strategic changes in gender equality and to promote women's empowerment.

Change and transformation were words that repeatedly occurred in the answers of the research participant. Women's groups and microcredit programs are important tools for women's empowerment but gender roles and hierarchy need to be challenged in the societal level in order to achieve broader positive and structural change related to women's rights and gender equality.

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INTRODUCTION

The aim of my thesis is to gain knowledge about women's experiences on membership of women's group and microcredit programs in Nepal. My research question is: 'To what extent can the membership of women's groups and the provision of microcredit empower women in Nepal, and what kind of impact they have on women's lives?' I focus on how women get together seeking positive change in their lives, and what kind of effects membership of a group has on women.

There are various women's groups and microcredit programs in Nepal, making it interesting to study the empowerment possibilities they offer. I aim to gain an understanding on what is empowerment and how it manifests itself in the Nepali context with its patriarchal social system and clearly defined gender roles. One of my objectives is to describe the structures, and socio-economic as well as political and cultural factors in the society resulting in oppression of women, and hindering empowerment and gender equality.

Microcredit institutions and women's groups are widely spread across Nepal but the cultural context of women and the status they enjoy in the society strongly influence their lives and opportunities, making it appealing to study the phenomenon. There exist multiple endeavors for women's empowerment while the individual characteristics, contexts and the 'situatedness' of women, make the process of empowerment varied and unpredictable.

Various studies conducted by Naila Kabeer provide the main sources for exploring the concept of empowerment and microcredit programs. When discussing the benefits and criticism on microcredit, I rely heavily on the experiences of researchers from South Asia, especially Bangladesh, since it has a relatively long history of microcredit programs. In my research, I seek to understand the roles collective action plays in empowering individual women.

The first chapter of my research starts with describing the relevant concepts, theories and literature, including empowerment, intersectionality and feminist standpoint theory. The second chapter concentrates on microcredit programs, their characteristics as well as criticism on them. In chapter three, I illustrate the specific context of Nepal concentrating on the status of women and give insight into the gender machinery and women's movement. Chapter four describes the methodological standpoints of my

research and explains the methods of my research, both in the data collection and analysis phases. In chapter five I present the results of my study dividing them into categories based on the themes for interview and answers of the research participants. In chapter six, I discuss the results, make recommendations for further research and ponder on questions raised by data analysis. The last chapter draws the conclusions of the research.

1 THEORETICAL FRAMEWORK & LITERATURE REVIEW

Theoretical framework is the underlying structure and the frame of any research. In the following chapter, I outline the theoretical framework of my thesis by defining the concepts central for my research, going through the relevant, existing research and describing theories applied.

1.1 Feminist standpoint theory

The starting point of my thesis is feminist since my topic relates to the power relations between genders and the role and empowerment of women in a patriarchal society. A research project can be described as feminist when it is framed by feminist theory and intends to generate knowledge that can challenge gendered injustice and subordination (Holland & Ramazanoglu, 2002, 147).

My research is grounded on women's experiences of empowerment and challenging of gendered power relations. The feminist standpoint theory, developed in the 1970's as a feminist critical theory about relations between the production of knowledge and practices of power, contains the idea that women speaking their truth contributes to new knowledge on gendered social lives. It starts from women's perspectives and experiences and explores relations between knowledge and power. It takes into account the diversity of women's experiences and power relations between them and acknowledges the fact that knowledge produced is always partial. Feminist standpoint theory starts from the presumptions that knowledge is socially situated, making it more achievable for marginalized groups to be aware of the issues concerning them, and that research focused on power relations should begin from the lives of the marginalized. It brings attention to the power/knowledge relationships and to the kind of change that could result into more just societies. (Holland & Ramazanoglu, 2002, 64-71.)

> *"Women speaking their truth' are situated in relations to forms of power: that shape their lives; that they can (variable) exercise; that constitute what counts as knowledge; that determine whose voice can be heard"* (Ibid, 65).

According to Hartsock, a feminist standpoint is possible if women generally experience life differently than men, live in different social relationships to men's exercise of power, and experience material differences in gendered conditions of life. By sharing a common experience of subordination and

by developing a shared political consciousness, women can understand the social world from a feminist standpoint. The adoption of a feminist standpoint theory is a means to expose gender subordination as unjust. It has a liberating and politically empowering capacity because knowledge about how gender relations work in actual settings provides a basis for transforming them. (In Holland & Ramazanoglu, 2002, 64-71.) By discovering truths about women's experiences of discrimination or unequal opportunities, it is possible to change the gendered social structures. By researching how collective action and participation affect women's lives, insight in to the gendered lives and empowerment possibilities can be gained in order to challenge women's subordination.

Feminist standpoint theory recognizes the role and the possibilities of context in forming individuals and their knowledge. The term standpoint refers to an achieved collective identity or consciousness gained through the recognition and acknowledgement of others situated within the same standpoint as oneself. Standpoints begin to appear when those who are marginalized become conscious about their social situation related to socio-political power and oppression, and start finding their own voice. Standpoints can offer insight to social relations missing from the dominant perspectives. Unveiling the realities of women's lives can provide new and objective knowledge. (Bowell, n. d.)

Dorothy Smith agrees with Hartsock that everyday life experiences and moving beyond individual limits produces knowledge about power relations. For Smith, a woman's standpoint surfaces from a women's movement, from their experiences and words while giving access to knowledge. (In Holland & Ramazanoglu, 2002, 72-73.) By collecting women's experiences, my research aims to produce knowledge to explain women's groups' and microcredit programs' potential for empowerment.

Women's experiences offer an insight into gendered lives and power relations, while providing new, important information (Holland & Ramazanoglu, 2002, 127). In order to acquire knowledge about certain issues, women's experiences need to be connected with hidden power relations, by acknowledging cultural and societal factors and theories at play. Through research, feminist standpoint theory aims to unveil the experiences of oppressed groups and increase their awareness of the situation and power asymmetries in order to trigger social movement and change oppressive structures. (Harding, 2004, 6-7.)

> *"As feminists we cannot argue that theory emerge from research, since we start from a theoretical perspective that takes gender as a fundamental organizer of social life"* (Burton, Kelly & Regan, 1994, 156).

Feminist standpoint theory has been criticized of essentialist universalism, meaning that women would have automatic epistemic privilege just because they are women. Being a woman is not enough to create a standpoint: one also has to reflect upon and question the reality through politicized framework.

Feminist standpoint theory does not refer to a single, universal womanhood or aim to create a homogenous standpoint but it recognizes that women's existence in social and economic marginalization means that they hold positions at 'the intersection of a number of oppressive social structures'. Women have multiple identities and different context related characteristics. It could be argued that these differences obstruct the creation of shared experiences of oppression or struggle against it, but on the contrary, feminist standpoint theory envisions a plurality of standpoints working together to challenge oppression. (Bowell, n.d.)

Multiple social realities can exist at the same time. Mies and Shiva argue that there are multiple cases where women from different backgrounds unite and share a sense of solidarity to pursue a common goal. Through the collective action and overcoming differences, women gain understanding of the oppressive relations in which their lives are entangled. (In Bowell, n.d.) Moreover, it can be claimed that knowledge is socially situated. Subordinate experiences differ from the dominant ones' and therefore enable different perspectives and awareness of the world. Through collective political and intellectual work, oppressed groups can transform a source of oppression into a source of knowledge, and reach empowerment with 'knowledge for one's projects'. (Harding, 2004, 7-10.)

1.2 Intersectionality –multiple inequalities

Gender as a single analytical category is limited. Feminist scholars have thus focused on the concept of intersectionality, "the relationships among multiple dimensions of social relations and subject formations". (McCall, 2005, 1771.) Women's lives and experiences are shaped not only by gender but also by other social categories such as race, ethnicity, class and sexuality, and their exclusionary aspects (Herrera Vivar, Lutz & Supik, 2012, 8). Intersectionality refers to the various inequalities that together can produce a "multiplication of disadvantage" (Hanmer, Hasan, Klugman, McClearly-Sills & Santamaria, 2014, 41). The concept was introduced by Kimberle Crenshaw to highlight the ways in which both gender and race define black women's employment experiences (Crenshaw, 1989, 139).

Intersectionality addresses the central theoretical and normative concern within the feminist scholarship: the acknowledgement of differences among women. Prompted by black feminists, it emerged from the notions of both race and gender as constituting to women of color's experiences of oppression and from the aim to capture the multidimensional nature and complexity of subordination. (Herrera Vivar et al., 2012, 1-3.) The concept of intersectionality developed to provide answers to the dilemma of women

of color being underrepresented or neglected in the feminist discourse and to explain the importance of focusing on various identities and sources of oppression (Davis, 2012, 47).

Intersectionality can be defined as a feminist analysis tool that examines how power differentials, normativities and identity formations related to categorizations such as gender, race, class, ethnicity, sexuality, age/generation and nationality "co-produce in/exclusion, mis/recognition, re/distribution and majoritising/minoritising". The point of intersectional analysis is to study on how the different categories are interrelated. (Lykke, 2012, 208.)

> *"Intersectional approach [...] attempts to capture the consequences of the interaction between two or more forms of subordination. It addresses the manner in which [...] discriminatory systems create inequalities that structure the relative positions of women, races, ethnicities, classes and the like."* (Center for Women's Global Leadership, 2001, 1.)

As women experience oppression and inequality on multiple levels, they also face restraints on agency in multiple domains, such as lack of control over household resources and at the same time being subjected to child marriage. Other disadvantages, for example a limited access to education, can also result from an agency deprivation, such as child marriage. (Hanmer et al., 2014, 26-27.) The concept of intersectionality helps to tackle the challenges feminist standpoint theory faces in relation to the question of whether or not there can be a shared consciousness of oppressed groups of women. Women may face multiple disadvantages and discrimination, but this intersection of inequalities does not eliminate the possibility of collective action. (Harding, 2004, 8.)

In Nepal, women's lives are affected by multiple intersections of subordination including gender, caste, class and ethnicity. Differences among women are vast, especially between different ethnicities and castes. Due to these various intersections, empowerment and microcredit programs need to be multidimensional and avoid seeing women as a unified, homogeneous group. Rather, they need to acknowledge the fact that women's lives are built around multiple axes interacting in complex and sometimes unexpected ways depending on the time and the place while shaping their experiences (Connelly, Li, MacDonald & Parpat, 2000, 95).

1.3 Empowerment

Empowerment can be described as a process where people who have been denied power to make choices and decisions concerning their lives acquire the ability to do so. Hence, empowerment refers to a

process of change. (Kabeer, 1999a, 437.) The term was developed in the 1980's and 1990's as a radical approach on transforming power relations and economic, social and political structures in favor of women's rights and aiming for greater equality between the sexes. Empowerment was born as a process of recognizing inequalities in power structures, asserting the right to have rights and acting both individually and collectively for structural change to bring about greater equality. (Cornwall & Edwards, 2014, 3-4.) Batliwala defines empowerment as "the process of challenging existing power relations and of gaining greater control over the sources of power" (1994, 130). Power refers to both control over all kinds of resources and control over ideology referring to beliefs, values and attitudes (Batliwala, 1993, 2).

In order for women to fulfill their potential and claim their rights, agency is needed. Agency is defined as "the capacity to make decisions about one's own life and act on them to achieve a desired outcome, free of violence, retribution or fear". (Hanmer et al., 2014, 20-21.) Voice is an important component of empowerment and positive change. It can be described as the act of making one's opinions, preferences, views and demands heard, and include the abilities required to conduct this act, such as confidence and belief in the value of one's opinions. Voice can be exercised in different levels and by individuals or through collective action. (Bird, Domingo, Holmes, Jones, Larson, O'Neil, Presler-Marshall & Valters, 2015, 8.)

Women's agency and empowerment are important values in themselves but also seen as instruments for development and advancement of the poverty elimination agenda and for sharing prosperity (Hanmer et al., 2014, 38). Examples of empowerment's instrumental value are its favorable effects on, for example, economic growth, children's health and education as well as family welfare and decline of fertility rates (Kabeer, 1999b, 7). The 'business case for women's empowerment' draws from the idea that women's empowerment is important as a means to economic efficiency (Cornwall & Edwards, 2014, 8). In my research, the main focus is on the women's experience, or lack, of empowerment, and the fact that discriminatory power structures are the underlying cause of inequalities. Still, the positive influence women's empowerment can have in other fields of development and economic growth is important.

Empowerment entails three closely linked dimensions that are agency: how choices are put into effect; resources: the medium through which agency is exercised; and achievements: the outcomes of the agency. Resources are the medium of power and distributed by different institutions and relationships inside society to which different people have different access to. Access to political, social and economic resources has an impact on women's agency, how they can renegotiate their productive and reproductive roles and have further impact in challenging the patriarchal system (Kabeer, 2003, 193). Achievements

describe the extent to which people's choices and potential are realized, they are the results of their efforts. Agency becomes transformative and leads to empowerment if women can efficiently question, reinterpret or transform their roles and responsibilities. (Ibid, 170-174.) The ability to make strategic life choices can translate to empowerment and social change. Choices can have transformational significance when they have potential to challenge and destabilize social inequalities. (Kabeer, 1999b, 3&10.)

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┌──────────────┐      ┌──────────────┐      ┌──────────────┐
│  Resources   │ ──▶  │    Agency    │ ──▶  │ Achievements │
│    (pre-     │      │  (process)   │      │  (outcomes)  │
│ conditions)  │      │              │      │              │
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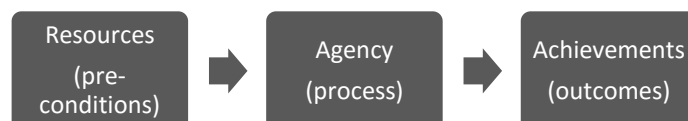
Figure 1.1. Three dimensions in the process of empowerment (Ibid, 3).

The process of empowerment can include changes in different levels and dimensions. Individual level change affects the sense of self or access to material resources. Changes can also happen in the relationships inside the household as well as in the wider hierarchies of state and economy. Women's agency and choice, or lack of it, are affected on all the different levels by structures of class, gender and caste ("deeper " level), rules and distribution of resources (intermediate level) and individual agency and achievements (immediate level). (Ibid, 10.)

The key indicators of empowerment are access, control and say in decision making. Organizing a women's group is one tool for empowerment (Vernooy, 2006, 234). Individual empowerment is an important goal in itself and can also lead to social transformation and structural change (Kabeer, 2003, 175). Empowerment can occur in the social, economic, political, and psychological dimensions of life. Examples of empowerment are belief in the possibility to conduct change in the outside world, the ability to control social interactions, reproduction, health and education choices and the use and allocation of assets. (Bird et al., 2015, 8.)

Women's sense of self-worth and identity as well as their awareness and willingness to question their sub-ordinate status, the control over their own lives and their voice and influence in the family are essential aspects of empowerment. Changes at the individual level, without transforming the structures of the society, have value on their own even though individual level change alone is not likely to challenge the patriarchal constraints oppressing women. Improvements in political consciousness and agency, awareness of rights, agency as citizens and willingness to take part in collective action against social

injustice on the other hand can lead to structural changes in the society. (Kabeer, Mahmud & Tasneem, 2011, 9-10.)

Three resources for women's empowerment can be identified; education, political participation and employment, each of them having the opportunity to create positive change if women have access to them. In empowerment, agency does not only refer to making choices, but making the kind of choices that can challenge and seek to change the current unequal power structures. (Kabeer, 2003, p. 170.) Improvement in women's agency and access to employment and education are essential factors in empowerment and promote women's rights and possibilities (Kabeer, 2013, 15).

Employment and income generating activities can have a great impact on women's empowerment. For example, research on microcredit programs designed for rural Bangladeshi women shows that access to credit can lead to various positive changes in women's perceptions of themselves, their access to resources, the amount of their assets and their role in the household decision making. (Kabeer, 2003, 181.)

Even though microcredit and income generating activities can lead to empowerment through self-employment and entrepreneurship, there exists evidence that formal, paid employment is the most efficient tool for empowerment. Economic independence can challenge women's subordination and improve women's capabilities to exercise control over the key aspects of their lives. Still, if the work available for women is not well paid or situated in the informal sector with little or no social protection, it is not likely to be empowering, but exploitative. (Kabeer, 2013, 14.) On the other hand, formal, paid work can also expose women to harassment and abuse when women enter the public domain. It does not necessarily change the division of childcare and household work between men and women and might not affect the gender roles in the wider society nor promote women's abilities to take part in collective decision-making. In addition, the level of empowerment and agency depends on other factors such as whether women live in urban or rural areas or whether their household is female- or male headed. (Kabeer et al., 2011, 19-20).

According to a study on the relationship between women's empowerment, paid work and inclusive growth conducted in three countries, Bangladesh, Egypt and Ghana, women who have access to formal employment seem to have greater economic agency than the women who are unemployed or work in the informal sector. Still, informal sector workers along with the formally employed women have decision making power on how to use their income or to use their income on an asset as well as on making decisions regarding their own health. (Ibid, 31.) Income alone does not lead to empowerment but being a member of an association or a non-governmental organization providing microcredit is likely to

correlate positively with empowerment of women. Association and education provided by the groups seemed to be equally, if not even more, important tools for empowerment as the provision of microcredit (Ibid, 71). Membership of a women's group or NGO provides not only credit possibilities and a basis for income generating activities but also important opportunities for training and social interaction. Membership is also related to greater social mobility in the public sphere, optimism about the future, autonomy in voting and capacity to cope with challenging life situations. (Kabeer et al., 2011, 31.)

> *"The very act of association, for example membership of women's groups, can be seen as a resource in itself, in the form of improved self-esteem, which is extremely important especially for marginalized women"* (Bird et al., 2015, 78).

The path to empowerment is heavily influenced by individuals' contexts. Empowerment can be associated with different sets of resources; material, cognitive and relational which all interact with each other. Membership of a group includes all the three resources by providing microcredit, training and respect from one's community or family. (Kabeer et al., 2011, 39). Context, the cultural, social and religious settings, is an important factor shaping women's lives and possibilities for empowerment, agency and autonomy while influencing women's choices and actions. For example, even if a woman has the opportunity to use contraception, it might not be possible because of her context, the society's restrictions and norms on the use of birth control. This way empowerment cannot entirely be separated from values of the society since individuals exist and operate inside societies with values and norms. Sometimes the cultural values, such as women staying inside the house to preserve the honor of the family, are more important even to women themselves than being autonomous or practicing agency. Women might be more willing to accept indirect forms of empowerment that do not challenge the status quo of gender relations, but all the same increase their influence in decision-making. (Kabeer, 1999b, 38-46.)

> *"Access to new resources may open up new possibilities for women, but they are unlikely to seek to realize these possibilities in uniform ways across contexts or even within the same context"* (Ibid, 44).

Measuring empowerment is not simple but there are noteworthy strategies, such as through concentrating on whether someone has the opportunity to make choices (existence of choice), whether that someone uses the opportunity (use of choice) and whether that choice creates the desired results (achievement of choice). The opportunity to make a choice may not exist due to structures of constraints or lack of assets. It also varies in different levels and domains: an individual might feel empowered in the societal level, but experience less empowerment in the state level. (Alsop, Bertelsen & Holland, 2006, 17-

21.) It is possible to measure empowerment through individual cases and narratives that describe the experiences of empowerment from individuals' point of view.

> *"What comes to constitute a (potentially empowering) 'choice' is a very context-specific. It depends not only on broader social, cultural, economic and political environments, but also on the circumstances of particular women."* (Cornwall & Edwards, 2014, 17.)

Different contexts have different political, economic, cultural and social conditions that affect the possibilities for empowerment trough the distribution of opportunities and resources such as the availability and acceptability of formal employment for women or the organization of kinship and family relations. It is important to notify though, that the gendered structures of constraints are not static; it is possible to transform them. (Kabeer, 2013, 16-18.) Opportunity structure refers to the institutions that presides over people's behavior and influences on the success or the failure of choices they make and how their choices can be translated into action. The interaction of agency and opportunity structure can have the potential to improve individual's capacity to make efficient decisions. (Alsop et al., 2006, 10-15.)

> *"Alleviating poverty and enabling women to make some income can better lives, but the enabling environment that confirms the right to work, to property, to safety, to voice, to sexuality and to freedom is not created by sewing machines or micro-credit alone"* (Sholkamy, 2010, 257).

Social and cultural norms, such as the idea that women solely are responsible for the housework and childcare, are constraints for women's agency and empowerment. Patriarchal system and gender hierarchies manifested through public attitudes, behavior and biases are the main barriers between women, their agency and rising of their voice in all spheres of life, limiting the private and public roles, actions and decisions of the subordinate women. Other uneven power balances based on religion, caste, class and ethnicity among other characteristics can restrict voice and agency too. (Bird et al., 2015, 4 & 13.)

Even when women are able to work outside the house, they are often taking care of the household at the same time, which creates time poverty. Women's triple burden; reproductive, productive and community management roles, limits their chances to participate in the public domain. Social norms, affecting women both at home and in the wider society, limits women's physical, social and economical mobility and their ability to network, restricts their political representation and contributes to discriminatory laws and practices. (Hanmer et al., 2014, 24.) The domestic and reproductive work women do is described as a "tax on their labor that they have to pay before undertaking income-generating or expenditure-saving activities" (Kabeer, 2003, 34).

Agency and the capacity to make choices are central in women's empowerment but they are greatly depended on the 'gendered structures of constraints' which are the limitations inflicted by different rules, norms, resources and responsibilities that place different groups of women, and men, in broader social hierarchy. Empowerment also refers to the capability of challenging and changing the gendered structures of constraint. (Kabeer, 2013, 3.)

Feminist discourse on empowerment emphasizes the significance of voice, internal strength and confidence, public presence, collective organization, reflection and analytical skills, information, political participation and knowledge in changing women's lives. They acknowledge the constraints of a patriarchal society in women's empowerment and the fact that change occurs in different levels; individual, family and public. The great dilemma from the feminist perspective is how for example change at the individual level could translate to change in the public domain. Instead of describing specific outcomes and processes, feminist understanding of empowerment concentrates on the creation of possibilities allowing women greater agency and choice over their lives. According to these views, empowerment processes are indeterminable, the elements that create empowerment are intangible and men's role in bringing about attention and opportunities for women's empowerment is important. In addition, empowerment needs to be self-generated, not inflicted from 'above' or 'outside', in order for it to be beneficial (Kabeer, 1999b, 13-14.)

According to the radical feminists, women's subordination is created by patriarchy and men's domination over women which is difficult to change since it is deeply rooted in people's mindsets and social practices. Radical feminists believe that the same subordination of women is linked to men's control over women's sexuality and fertility, their bodies. Empowerment of women is often measured by and linked to their decision-making power over their own bodies, for example the number of children they want. If a woman has the ability to make decisions about her fertility and sexuality, she is liberated from men's oppression. (Connelly et al., 2000, 123-124.)

In order to empower women and challenge power structures, women need to gain self-confidence. The strategies of 'empowerment from within' entail reflection, analysis and assessment of what has been taken for granted, for example the structures of constraint, in order to unveil the socially constructed and shared basis of dilemmas that were thought of as individual problems, and to generate new consciousness that are born from women's access to analytical skills, social networks, organizational strength and solidarity as well as sense of not being alone. (Kabeer, 1994, 245-246.) Empowerment is not all about assets and institutional structures; in fact, these may simply provide women with ways to better bear their poverty. Consciousness and collective agency are needed to aim for transformational change

and to challenge the values and norms that enforce gender discrimination. (Cornwall & Edwards, 2014, 19-20.) Women's participation in decision-making and getting their voice heard is outlined by social norms, legal framework and political institutions. Women's groups can challenge power structures and limitations to women's agency by promoting gender equality, poverty reduction and shared prosperity. (Ibid, 204-205.)

1.4 Collective action

Collective action is a powerful tool for change gathering individuals together to act on shared concerns and taking place inside formal structures, through institutions and organizations, or entirely outside of them. Collective action gives participants, for example women combating gender discrimination, agency which assists them in challenging discriminatory practices through different channels. Collective action initiated by individuals themselves, not inflicted upon them from formal structures, in order to claim resources and rights can be described as bottom up pressure. (Hanmer et al., 2014, 208-210.) This kind of collective action and participation is called organic (Mansuri & Rao, 2013, 32).

Different forms of collective action include awareness raising, education and training, provision of spaces for women's and girls' or peer support groups as well as campaigns against discriminatory laws or practices (Hanmer et al., 2014, 208-210). Collective action by subordinated groups, for example women, is essential for social transformation. Groups such as the Self-Employed Women's Association (SEWA) in India have organized women working in the informal sector together through a trade union and cooperative principles in order to pressurize the state government to take poor women's needs more into account (Kabeer, 2003, 190-192). Collective struggles of marginalized groups have a great potential to challenge power structures and inequalities, thus generating social change (Kabeer, 2013, 16).

> *"Collective action is an important vehicle for women's voice, and autonomous women's movements play a critical role in driving positive changes that can shift social norms over the longer term"* (Hanmer et al., 2014, 225).

There exist multiple forms of collective action, such as formal unions, self-help groups, mothers' groups, rural cooperatives and 'new unions'. New unions, as described by Kabeer are organized around women's multiple roles as mothers, workers and women, and aim to address practical gender concerns such as safety in public places and working conditions. New unions operating in the informal sector can

be efficient in reaching the ones who are not easily reached and who lack the voice and agency in the traditional male dominated trade unions. (In Bird et al., 2015, 78.)

Participating in collective action does not only enhance agency but may result in improved economic situation as well. Women taking part in self-help groups or participatory development programs are likely to reach positive economic outcomes through improved agency, gain more responsibility in household expenditures, and enjoy increased mobility and greater autonomy. (Ibid, 210.) Collective action that first seeks to address practical, immediate concerns of women and then moves on to broader, long-term goals seems to be the most successful by mobilizing women on their own terms and concentrating on their personal concerns and constraints. (Bird et al., 2015, 81.)

Collective action can have instrumental value on women's lives, meaning it can help advance certain goals or objectives like expanding women's opportunities and decision-making power within the household and community, or challenging broader social norms that constrain women's agency. Intrinsic value or 'power from within' of collective action on the other hand, refers to the link between the act of associating and women's psycho-social well-being. The most important aspect of collective action in this sense is the extent to which group action can enhance women's self-esteem and self-confidence, and provide access to the public domain, not the measurable developmental results per se. Through the 'power from within', gender norms and wider social structures can be challenged. In order for collective action to be transformative by its nature, both instrumental and intrinsic values need to coexist. (Evans & Nambiar, 2013, 4.)

> *"Women organizing with other women around shared interests build their capabilities for voice and influence. The experience of group cohesion and solidarity can contribute to self-affirmation [...] and enable women to exert the collective power needed to shift gender norms."* (Bird et al., 2015, 3.)

Evidence from Uttarakhand in rural India shows that membership of a collective, community-level, women's empowerment programs can significantly improve women's access to employment, political participation and physical mobility. In Uganda, women participants of self-help groups in a joint microfinance and coffee cooperative are economically better off than the rest of the community and capable of taking advantage of their group status in challenging gender-based violence and claiming of joint land-holding status with their spouses. In general, marketing cooperatives, self-help groups and credit- and savings associations can have positive influence on generalized benefits as well as individual economic conditions. (Evans & Nambiar, 2013, 8 & 11.)

A research on women's collective action by Oxfam describes how membership of women's groups has improved freedom of movement in Tanzania and Mali, and control over household expenditure in Ethiopia. In Mali, members of women's groups are practicing greater autonomy over the use of agricultural income and participate in community and organizational decision-making. (Baden, 2012, 12.)

There exists vast evidence of the benefits of collective action including improvement of women's self-esteem and identity as citizens, challenging of restrictive social norms, addressing of gender interests, as well as enabling of voice, agency and leadership (Bird et al., 2015, 61). Collective action can improve women's access to credit, training and enhanced technology, for example in agriculture, not to mention the benefits of peer support and social networking. In order for collective action and women's groups to be inclusive, it is important that there are no discriminatory criteria for joining the group, such as literacy- or land-ownership requirements, joining fees or exclusion of unmarried or young women. Support from one's husband and family is crucial for women's participation. Despite all the benefits, collective action and women's groups alone do not necessarily improve women's access to formal market or employment nor challenge gender roles in the society. In order for structural change related to gender inequality to take place, political and societal level changes are needed. Grassroots groups and movements can generate change and action but are easily suppressed if the environment is hostile towards change, and challenging of gendered power structures. (Baden, 2012, 11.)

The impact of collective action can be limited if groups exclude poor, less educated or otherwise more marginalized women when they do not possess the resources, are not allowed to participate or are not aware of the possibility. Also, even if economic situation of a woman improves due to the membership or increased agency, it does not necessarily mean that her control over household resources or decision making power has increased, or that she has been empowered. In order to really change the power structures and empower women, norms and views about gender roles and women need to be challenged. (Hanmer et al., 2014, 210-211.) Likewise, it is not the imperative that the increase in women's income has a positive impact on women's general empowerment or transformative impact on gender roles or attitudes towards women (Evans & Nambiar, 2013, 12).

Collective action can also be used to oppose pro-develop reforms or protect claims of a certain privileged group against others. It might fail to reach its goal, to provide equal benefits or even dissolve after being formed. It is not a fixed existence but a constant accommodation, contestation and negotiation that are most effective when emerging in a favorable institutional and incentive context, the 'cooperative infrastructure'. (Ibid, 5.) According to various studies, groups formed by older, married women from

wealthier backgrounds are more likely to succeed since the members often already have better access to assets and resources than younger, unmarried women. Not all women have access or possibilities to join groups because of restrictions on their mobility or time poverty due to household- and childcare responsibilities. Social hierarchies and gender norms have a great impact on women's possibilities of participation. (Ibid, 10-11.)

> *"...where collectives are organized with the specific objective of addressing social norms or where interventions are accompanied by wider measures to address existing societal norms [...] greater empowerment impacts can be expected"* (Baden, 2012, 12).

2 MICROCREDIT – A FRIEND OR A FOE?

Next chapter presents the background and history as well as the principles of microcredit programs. It provides an insight to the programs in Nepal, concentrating in detail on the town of Balkot, where my research participants are situated. In this chapter, I also take a look on important criticism on microcredit.

2.1 Background and history

Microcredit programs started to develop in the 1970's in Bangladesh and the approach was largely developed by Dr. Muhammad Yunus and Grameen Bank with its joint liability approach which became widely popular among groups of women. (Kabeer et al., 2011, 8-9.) Grameen Bank started providing credit to rural poor with a limited amount of, or no assets at all, so that they could start increasing their income and assets through self-employment (Islam, 2007, 6 & 82). In Bangladesh, microcredit programs have led to a significant increase in women's economic activity and income generating possibilities, although mainly in the informal sector and in a very narrow spectrum of occupations. Even though patriarchal constraints in the society still prevail, microcredit has alleviated the restrictions on women's possibilities to participate in the labor market and expanded the resources available for them. (Kabeer et al., 2011, 8-9.)

Microfinance refers to financial services such as loans, deposits, payment services, money transfers and insurance to the poor and low income households and their microenterprises (Asian Development Bank, 2000). Microcredit refers to providing of small loans to underprivileged individuals, often women, without collateral in order for them to start entrepreneurial activities. The outcome of microcredit provision is expected to be the generating of income and self-employment leading to poverty alleviation and empowerment in many levels. Women are often targeted by microcredit programs since it is believed that they are the ones most responsible for the wellbeing of the household and children. Women are assumed to use the loans in a responsible way for household needs and to pay back the loans more meticulously. Moreover, gathering in groups seems to provide women with power, agency and peer support. (Visvanathan & Yoder, 2011, 47-48.) Surely, it can be questioned if these views on women apply for each and every individual, or if it is merely a stereotype to think that women are more responsible and

meticulous. In microcredit programs physical collateral is substituted with peer pressure that creates an incentive to pay back the loans in time since the liability is collectively accepted and payments are made in regular group meetings. Members of a microcredit group accept the responsibility for each other's loans. (Islam, 2007, 73-74.)

Changes in the development discourse in the 1970's turned international donors' and development program planners' concentration from the macro level economic development to the basic needs of the people in developing countries. Capital and individual self-employment, rather than structural changes benefitting people, was prioritized by the development actors. Neoliberal philosophy underlying the microfinance models means that the programs' are market-driven and the indicators of success include repayment rates, loan recovery and timeliness. Borrowers, often microfinance institutions but also NGOs, take on the role of the bankers by screening peers, monitoring their behavior and enforcing timely payments, which removes administrative costs. The approach enables lenders to stay financially solvent and make profit increasing the appeal of microcredit in the neoliberal economic system. (Visvanathan & Yoder, 2011, 47-49.) Due to the neoliberal background of the microcredit approach and its focus on the role of peers in exercising social control, it could be criticized of not taking the interests of the individuals and clients as its starting point.

2.2 Principles of microcredit

There are different types of microcredit programs and institutions, but the most famous and globally widespread is the Grameen Bank Bangladesh whose lending model has been widely applied, also in Nepal. This model usually provides loans to a group of five to eight individuals who are often brought together by the staff from a microfinance institution. Credit is offered to group members based on the screening of the peers, their own and others' repayment of loans as well as accumulated savings. No collateral is needed for the loans; instead other group members serve as 'collateral' to ensure loans are paid back. This saves clients, for example poor women from the need of formal collateral but can in worst cases lead to further indebtedness if women are not able to repay their loans on time and have to take new loans in order to pay the old ones. (Visvanathan & Yoder, 2011, 49-53.) The benefits of microcredit to women vary among individuals. The level of empowerment that microcredit programs can offer depends on the status and economic situation of women before receiving credit, their family situation as well as many individual characteristics. (Dwight, 2013, 12.)

Income generation as a goal of microcredit programs is an efficient tool in fighting poverty and strengthening women's capacities as economic agents. Through income generating activities, participants learn important skills such as planning, budgeting, monitoring, negotiating and communicating. Income generation can lead to increased participation of women in household and community level decision-making, and further development of income generating and other activities by women themselves. (Hanmer et al., 2014, 220-221.)

Microcredit programs for women are usually based on giving an opportunity for women's entrepreneurship and are provided for women in groups rather than individually. Membership of a group can create new social networks among women, build up their confidence and self-esteem as well as offer income generating possibilities which in many contexts, such as Bangladesh, have traditionally been rare for women due to the patriarchal society and limited opportunity structure. According to the evidence from studies on microfinance in Bangladesh, women's access to loans improves their access to assets and their role in the family decision-making. Due to the possibilities provided by microcredit, women's mobility in the public sphere increases, they can more easily renegotiate abusive relationships and their willingness to give daughters the same opportunities as sons, increases. On the other hand some studies have highlighted neutral or negative consequences of microcredit programs including increased domestic violence or men using women's loans. (Kabeer, 2008, 39-41.)

A research on the relationship between domestic violence and microcredit in Bangladesh claims that the membership of microfinance programs and women's larger contributions to the family economy reduces the level of domestic violence. Women's increased participation in social networks and microcredit organizations in the public domain enables the incidents of domestic violence to become public bringing shame to the family in question and reducing incidents of violence. On the other hand, it is possible that domestic violence by men aggravates due to women's access to credit and collective action because challenging of the status quo and destabilizing the balance of men's power over women by empowerment processes might not be welcomed by men. (Kabeer, 1999b, 22-23.)

According to a research conducted in Bangladesh, microcredit programs and NGOs are the most efficient catalysts for change in traditional gender roles. The level of empowerment for women, who were members of the programs, seemed to increase over time and they were less likely to be victims of domestic violence. This is not always the case: it seems that some women suffer from violence inflicted upon them by their husbands because of their group membership. The study documented cases where men became increasingly violent towards their wives after they started earning income and became more mobile and autonomous. Control of assets and earnings had become a cause of conflict while women had

gained more courage to defend themselves against male dominance and exploitation. Periods of conflict often gave way to renegotiated gender roles and statuses in the household. Women whose earnings and economical participation were significant for the household wellbeing as well as the women, who, on the contrary, were completely dependent on their husbands, seemed not to suffer from domestic violence. The ones at risk of being abused were women whose contributions to the household were not that significant and whose husbands did not accept challenging of the traditional gender roles. (Badal, Hashemi & Schuler, 1998, 149-152.)

Important factors in the succeeding of microfinance programs are involvement of men, importance of group approach, objectives of group mobilization and multi-dimensionality of microfinance programs. Men's involvement in microfinance groups for women should not be overly dominant; neither should there be a total lack of involvement, rather a balanced contribution from men's side to challenge gender attitudes and behaviors. According to a research conducted in Bolivia and Bangladesh, men's involvement in the start of a microfinance program can promote a more progressive attitude towards women's participation while at the same time placing discussion on gender issues into the public agenda. Group approach is important since by providing loans for groups of women rather than for individuals, women's bargaining power and the possibilities for female decision-making increases, as illustrated in a research on the impact of microfinance in Tamil Nadu. (Bird et al., 2015, 69-70.)

2.3 Criticism on microcredit

Microcredit is often linked with women's empowerment through poverty alleviation, enhancing of women's role in the household decision making, increasing of confidence levels, improving of participation in social networks and engaging in politics. Microcredit programs can offer an important access to safe saving and income opportunities that many women lack. It is important to acknowledge though, that the level of empowerment microcredit programs can lead to is heavily dependent on and constrained by the organizational arrangements and social and economic structures of the society. For example the Grameen-modeled programs have been criticized because their participants have no say in the decision-making over the terms of credit and other financial services. An alternative to lender-based programs could be self-help groups (SHGs) that promote grassroots, village-level women's groups owning the capital they create and taking responsibility of the decision-making. (Kalpana, 2011, 55-57.)

"...the potential for women [...] to exercise control over the program is important for ensuring that the terms of savings and credit dovetail with livelihood conditions [...] and respond to their life circumstances" (Ibid, 57).

While microcredit can provide women excluded from formal financial opportunities with important access to cash and loans, it seldom aims to tackle the wider discriminatory practices and gender gaps in productive capacities, such as access to markets and skills and technology. Not all collective action or microcredit programs take into consideration the fact that women face gender-based obstacles on their participation and engagement in markets. (Baden, 2012, 16.)

"Microfinance promotes empowerment as the desired goal for women, interpreting the term as a discrete outcome and separating it from its original meaning of transformed power relations in the household or in public spaces that mark separation by caste, class and religion" (Visvanathan & Yoder, 2011, 52).

According to feminist critics of microfinance, forgetting and undermining of the original meaning of the concept of empowerment; the transformative processes for social justice and breaking of traditional hierarchies in order to build solidarity in South Asia and Latin America in the 1960's and 1970's, serves to gain wider acceptance for microcredit in the neoliberal system. They call for the return of the engagement with poverty issues and the struggle against all forms of subordination women face. (Ibid.) In addition, wider empowerment of women is not possible if gender inequalities and women's oppression are not addressed.

Even though microfinance is claimed to provide possibilities for poor women to accumulate income, research has shown that during a longer period of time, loans are mainly used to facilitate household consumption that was not possible to finance with the current income, not to establish or expand income generating activities and further empower women. The level of empowerment provided by microcredit can be questioned taking into account the fact that these programs do not challenge the overall structures of oppression that for example, poor women suffer from. (Bateman, 2010, 29-34.)

"To empower women, microfinance should challenge traditional gender norms and call on men to do their equal share of reproductive labor; not oblige women to be the Third World equivalent of the super mom, doubly burdened with work and family" (Dwight, 2013, 5).

According to critics "what started as microcredit programs benefitting the poor now increasingly look like traditional financial institutions" (Daley-Harris, 2009, 10). The programs have generally concentrated on products and services the microfinance institutions (MFIs) want to provide rather than developing their agenda from the needs of the clients. MFIs need to explore possibilities of providing services that would meet clients' needs and preferences. It is argued that the primary motive of MFIs is to

satisfy organizational and donors' demands and that they opt for a 'one-size-fits-all' approach which assumes every individual's financial- and loan needs are the same despite their different contexts and personal characteristics. This leads to the exclusion of some individuals as well as vast amount of drop-outs, delinquencies, multiple memberships and continuing uses of informal finance. In order to avoid this, MFIs need to carefully monitor both positive and negative impacts and pay more attention to, and understand clients' needs and demands. (Islam, 2007, 3-5.)

2.4 Potential of microcredit

In order for the microcredit programs to provide a maximum benefit for women, they need to aim to shift social norms: programs and meetings cannot revolve solely around loans but should build social capital for a collective voice that could strive for broader gender equality outcomes. Multidimensional microfinance programs aim to provide pathways to social organization and political voice at the community level through training, education, social intermediation and awareness-raising. Concentrating not only on the credit but also on other aspects of empowerment can provide lasting gains in women's lives. (Bird et al., 2015, 70.) Microcredit programs that aim to improve clients' economic and social capital by providing training and technical advice are called integrated programs. Their objective is not only to provide credit but to increase clients' skills so they can improve their lives. (Islam, 2007, 73.)

> *"...a range of participation mechanisms at different levels is required to elevate women's knowledge, awareness, contacts or skills and together lead to improvements in their voice and access to decision-making"* (Bird et al., 2015, 70).

Microcredit coupled with additional empowerment practices such as self-help groups, training and peer support would be the most efficient in improving agency and voice. In order to achieve transformative progress in women's voice and agency, microcredit programs should take a multidimensional approach; work with different stakeholders in formal and informal spheres to address the various constraints and challenges to women's empowerment and to challenge social norms that position women in a subordinate status. (Ibid, 62 & 81.)

Women's access to credit have the potential to lead to improvements in various domains of women's lives through different routes such as access to new material resources or new experiences and social networks (Kabeer, 1999b, 35). Microcredit programs could benefit women even more if the programs would also provide good quality financial services that are client-responsive and flexible, meaning that the needs and desires of the clients are met. These kinds of services, such as voluntary

saving possibilities, would provide clients, especially poor, rural women, with means to exit poverty through investment, purchasing of assets and income generating activities and decrease their dependence on informal moneylenders. (Islam, 2007, 5, 14 & 163-164.)

> *"The credit products need to be linked with training, skill development and other means of social as well as human capital so that the poor can make the best use of it"* (Ibid, 10).

2.5 Microcredit in Nepal

Various financial institutions and organizations provide microfinance services in Nepal. As of 2011, there were 21 microfinance development banks, five regional development banks, over 20,000 savings and credit cooperatives and 45 financial, intermediary, non-governmental organizations. (Nepal Rastra Bank, 2011.) In Nepal, microfinance sector started to develop in the 1970's and was recognized as an effective poverty alleviation tool by the government in the 1980's, although the first experiments on credit cooperatives can be traced back to 1956. In 1975, the Small Farmer Development Project was the first one to introduce group based lending without physical collateral. The first socio-economic program concentrated on women, the Production Credit for Rural Women, was established in 1982 and organized poor women into small credit groups while providing training. Microfinance services have gained popularity during the decades since and are seen by many as an effective strategy to provide financial services to the disadvantaged and poor groups who have no access to the formal financial sector. Still, not all the poor, especially in the most remote rural areas have access to any kind of financial services. (INAFI Nepal, 2011.) The first Grameen Bikas Banks, based on the model of Grameen Bank of Bangladesh, were established in 1992. More microfinance institutions were created gradually over the years and now there exists at least 160 branches of Grameen Bikas Bank in Nepal with approximately 150,000 borrowers in 2008. (Sharma, n.d., 169-171; Shrestha, 2009, 24 & 31.)

In Balkot, there exist a total of 26 women's groups run by the Village Development Committee under the District Development Committee for women's development. Most of the groups have around 30 members and gather once a week or once a month, depending on the group. Some of the groups involved in my study are run by financial institutions such as the Grameen Bikas Bank Nepal while others are based on organic collective action. The services these groups provide vary from different trainings related to agriculture and organic farming to handicraft training and financial management. All the women's groups in my study provide microcredit and saving opportunities for their members.

Next I will give an example of typical microcredit groups. The women's group established by the Grameen Bikas Bank Nepal was founded in 2005 in Balkot. According to an interviewee, currently the group leader, everything started when the staff of Grameen Bikas Bank Nepal came to the town to inquire if women are interested in participating in a women's group and microcredit program. The bank works as a self-sufficient financial institution providing loans and taking interest. The starting point was a minimum of ten women who would be provided with a seven days training. In the beginning 15 women joined the group which now has grown to include 25 members.

The amount of loans provided for individual women per year has increased in the group during the years, from 10,000 rupees (equivalent to around 84 Euros) up to 200,000 (approximately 1 680 Euros). The group meets every fifteen days in different members' houses in Balkot. Because of the competition in the microcredit field and the proliferation of microcredit institutions, services for women have improved and new facilities are provided. The possibility for women to be shareholders of the banks is currently under investigation by the institutions. In addition to financial services, women are provided with social welfare awareness-, literature- and other programs.

According to a senior assistant of the Grameen Bikas Bank Nepal, who was interviewed for my research, the first microcredit programs in Nepal were established in 1992. The main purpose of the program is to provide loans for women who later pay them back from their own income. Loans are provided without collateral since poor women do not have much or any property to put as a mortgage, rather they put their honesty as a guarantee, and have to pay a small interest when paying back the loan. Loans are provided based on women's loyalty in order for them to start their own businesses and income generation. According to the senior assistant, the main focus of the Grameen Bikas Bank Nepal is on the microcredit provision; investing money on the group, providing loans and creating opportunities for income. Programs teach women to become self-employed and –sufficient.

The initial training by the Grameen Bikas Bank Nepal provides familiarization with the procedures and regulations of the microcredit program. Women are advised to take responsibility of the loans together, as a group, since they do not have to provide collateral for their loans, which is one of the basic principles of microcredit programs worldwide, as explained by Islam (2007). Women have to provide information about their life and family situation to become members of the group. If they fulfill certain conditions they are approved as members. For example, women need to own land and a house of their own, they have to be town's permanent residents and they have to disclose information about whether they are employed and to what else they dedicate their time to. Most of the participants acknowledge the fact that not all women can be members of some groups. It raises questions about the

inclusiveness of the women's groups and microcredit programs, if women are approved to be members based on certain conditions. It is discriminatory if women who are landless or live on rent are not accepted as group members. It needs to be acknowledged that it is not so common for Nepali women to own land and house on their own; in general they gain access to these assets through marriage, inheritance system being patrilineal in the country. Only 8.1 % of the land in Nepal is owned by women. (Rao, 2011, 7 & 12.) Not all of the women's groups have discriminatory conditions for membership and accept members without conditions.

Sometimes, despite the agreement made between women to take responsibility of the loans together, some might not pay back their loan. In these cases other women have to pay the loan together. This creates problems for other women, some having even thought about resigning from the group after such incidents. Fortunately these cases are rare, and only two of my interviewees mentioned about this kind of incident. In one of the cases, the amount of loan that could be provided at once was decreased due to the incident.

The group Suryadaya Mahila Samuha was born through organic collective action and established when women realized that if they are united, they can achieve their goals, collect money and help each other. The group of 42 women mainly uses the money to members' family expenses, or provides loans to group members who are willing to start income generating activities. Loans are given to individual women who then have to pay a small service charge, 2 % of the loan, and an interest of 1,000 rupees, approximately 8 Euros, per month. These profits accumulate money to the group, enabling it to run effectively and encouraging women. The members act as a united group and have not faced any problems. A member explained how in the beginning they did not possess knowledge and experience on managing a group but with time they have learnt and become successful. The idea of being able to run a microenterprise has encouraged women to save and to demand trainings from the Village Development Committee, which has provided them with a budget and handicraft training.

3 WOMEN IN NEPAL – CONTEXT AND OPPORTUNITY STRUCTURE

The following chapter describes the social and cultural context of Nepal, focusing on the status of women; illustrates the national gender machinery, and its legislation related to women and gender; and briefly describes the position of the civil society and women's movement in the country.

3.1 Introduction and background

Nepal, a country with nearly 29 million people in 2016, and more than 100 ethnic groups, is situated between China and India, with a topography ranging from the Himalayas in the North to the Terai plains in the South. Nepal is considered to be the second poorest country in South Asia after Afghanistan, with 25, 2 % of the total population living under the national poverty line. More than 70% of the total population lives in the rural areas and the majority of the people depend on agriculture and related activities for their livelihood. (Countrymeters, 2016; World Bank, n.d.; Shrestha, 2009, 5-6.)

The status and rights of Nepali women have improved during the past decades but equality between men and women and abolishment of gender based discrimination remain distant goals. Nepali women hold their position in the lower end of both human development and gender inequality indexes. In 2014, the Human Development Index of Nepal, which constitutes of factors such as life expectancy at birth, education and gross national income per capita, was 0.548, indicating a low human development. The same year, the Gender Inequality Index (GID), including maternal mortality and adolescent birth rates, share of seats in parliament, labor force participation and population with some level of secondary education was 0.489, meaning that women and men are not equal in the main areas of measurement in the index. (UNDP, 2015, 210-227.) Gender Empowerment Measure (GEM) aims to measure women's levels of representation in economic and political power taking into account gender gaps in professional and managerial positions in the economy, political representation and income. In 2007, GEM settled at 0.534 for Nepal and the Global Gender Gap Index in 2015 was 0.658 out of 1.00. (Demetriades, 2007, 5; Open Data Nepal, n.d.; World Economic Forum, 2015, 272.)

In Nepal, women and a large proportion of the female-headed households suffer disproportionately from poverty and excessive work burden which results in their deprivation related to the access to nutrition, education and other human development opportunities, or, "feminization of poverty". This is "due to the gender discrimination in access to and control over productive resources as well as other economic and political opportunities" (Bhadra & Thapa Shah, 2007, 10-13.)

The migration of men from the rural areas has resulted in the feminization of the agricultural system. The large amount of men migrating abroad, mainly to the Gulf countries, India and Malaysia for labor due to the lack of employment in Nepal, also results in excessive agricultural and household work burden for women, although at the same time providing opportunities for independent decision-making for women while men are absent. Women also seek employment abroad, mainly as housemaids, but face overwhelming risks of human trafficking and forced prostitution when leaving their country, especially when migrating through irregular channels, and are sometimes subjected to poor living and working conditions and abuse in the destination country. The number of female migrants from Nepal has more than doubled from 1990 (308 459 women) to 2013 (663 325 women). (Sijapati, 2015, 2-9.) Other forms of labor, mainly home-based and informal sector labor are increasingly occupied by women due to the globalization of the economy which has opened up opportunities in the garment manufacturing industry and tourism. (Bhadra & Thapa Shah, 2007, 47.) Women's share of the formal, non-agricultural based wage employment, on the other hand, is only 14% (Asian Development Bank, 2016a, 3-6).

In many parts of South Asia, as well as in Nepal, extreme forms of patriarchy, the male dominance over women, is linked to multiple forms of gender inequality. It is common that when women marry, they move from their maternal homes to the husbands' house where they generally do not have access to the resources and income of the household but take responsibility of the household work and childcare. Women are strongly dependent on their husbands since their own mobility and agency is often limited. (Kabeer, 2003, 52.) Women's role is seen as that of the housewife, confined in the private sphere. Nowadays, there are some exceptions to this rule, including the younger generation of women in bigger cities who have more possibilities to study and work. Discrimination and oppression of women is widespread and deeply rooted within the South Asian countries, where poor women face the most severe forms of exclusion due to their multiple inequalities based on gender, caste, ethnicity and other additional categories (Glinskaya & Narayan, 2007, 25).

> *"...intersectionalities affect the constraints and opportunities of women in terms of the ecology (Mountain, Hill and Terai Plain), class, caste/ethnicity, religion, locale of residence (urban/rural) and the development region"* (Bhadra & Thapa Shah, 2007, 10).

In Nepal, land and property inheritance is patrilineal, meaning that women rarely have access to land and property on their own; rather, marriage is the most socially acceptable way to gain access to resources. Hence, widowed, divorced or single women are more vulnerable to poverty. Women are also more likely than men to lack access to credit, education, skills development, knowledge and technology. (Asian Development Bank, 1999, 13.)

Women's participation in the public sphere and decision-making is generally restricted by strict social and gendered norms of acceptable behavior that exclude women from public spaces and gatherings (Mansuri & Rao, 2013, 253-254) but varies across the country. For example in a village in the Nepali lowlands of Terai where Hinduism and caste system are followed, along with strict rules on gender roles, women might have less freedom and opportunities than in the fast modernizing capital Kathmandu or even in another village in the mountainous areas of Northern Nepal where Buddhist beliefs and practices indicate a more relaxed caste and gender hierarchy (Morgan & Niraula, 1995 in Kabeer, 1999b, p. 38). Exceptions do exist and gender hierarchy is not static. Age, level of education, group membership, exposure to media and public places are all among factors that affect women's status and role both in the society and inside the family (Alsop et al., 2006, 212).

In Nepal, women's literacy- and girls' enrolment rates in different levels of education lag behind compared to men and boys. Adult literacy rate in 2011 was 44, 4 % for women and 71, 6 % for men (Asian Development Bank, 2016b, 14.) Girls suffer from lack of adequate sanitary facilities at schools and miss various days of school per month due to menstruation (Hyatt, 2014). Women's mobility outside of their homes can be restricted due to women's time burden and male control over women. (Asian Development Bank, 1999, 14.)

> *"Household income, workload for girls, and the level of concern of parents with the purity of the female body which leads to their early marriage, are important variables in decision making regarding sending girls to school"* (Ibid).

The health situation of the women, regarding immunization, nutrition and maternity, especially in the rural areas, is poor. Lack of clean water and nutritious food as well as awareness about health and sanitation is a grave problem. Women have limited control over their own bodies and fertility, and the rural health facilities are of poor quality or non-existing which makes it hard for women to access health services, especially related to reproductive health. (Ibid, 14.) In Nepal, the maternal mortality ratio (per 100,000 live births) is 258 (Asian Development Bank, 2016a, 4-6).

40% of the Nepali women are economically active but a very small number are engaged in employment outside of their homes. A significant amount of women are employed as unpaid family labor

both in agriculture and in male family members' enterprises. Majority of women are self-employed and combine this labor with their household work and subsistence agriculture. (Asian Development Bank, 1999, 14; Bhadra & Thapa Shah, 2007, 46.) Another issue affecting women's empowerment opportunities is gender based violence, with approximately 95 % of participants to a study stating to have experienced some sort of violence, ranging from teasing and harassment to rape and trafficking (Asian Development Bank, 1999, 15).

Albeit officially erased from the law, the caste system and -hierarchy still prevail in the minds and traditions of the people in Nepal. It remains strong since its practices and traditions are maintained alive by not only the 'high-caste' but also by the 'lower-caste' groups. Thus, people's life chances and paths are heavily affected by the social categories they happen to be born into. (Glinskaya & Narayan, 2007, 25.) A study 'Measuring Empowerment and Social Inclusion' conducted in Nepal indicated that gender, caste and ethnicity are factors with extremely strong influence on people's level of inclusion and empowerment: a 'low-caste' woman from a minority ethnicity can have hard time trying to exercise her rights. The opportunity structure and informal rules and norms that enforce the caste system have a strong impact on individuals' empowerment possibilities. Discriminatory practices and norms can be changed through education, awareness raising, collective action and providing of opportunities to gain important human, financial and economic assets. (Alsop et al., 2006, 55-56.) The vast amount of diverse women's groups and organizations offer opportunities for the empowerment of women and challenging of the patriarchal system and caste discrimination in Nepal.

> *"...poverty, discrimination, violence and gender inequality persist because of structural inequalities, the result of structural barriers and discrimination in the economic, social, environmental and political domains"* (OCHA and UN Women, 2015, 3).

3.2 National gender machinery and legislation

Nepal is signatory to 23 international human rights treaties and human rights instruments related to non-discrimination, social justice and gender equality. It became party to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1991 and ratified both the International Covenant on Civil and Political Rights (ICCPR) as well as the International Covenant on Economic, Social and Cultural Rights (ICESCR) during the same year. Nepal has adopted a National Action Plan on United Nations Security Council Resolutions 1325 and 1820. (UN Women, 2014, 3; OCHA & UN Women, 2015, 2.) Convention on the Rights of the Child (CRC) was signed and ratified in

1992 (Bhadra & Thapa Shah, 2007, p. 4). In 2002, all government agencies established 'gender focal points' and all the sectoral programs were required to mainstream gender. (Ibid, 24-25.)

Nepal has adopted multiple policies, programs and plans of action in order to promote gender equality and empowerment of women (OCHA & UN Women, 2015, 2). National laws related to women's rights include the Gender Equality Bill passed in 2006, which, inter alia, includes marital rape within the definition of rape, entitles women to use property freely without the consent of a male family member and incorporates daughter within the definition of a family under the Act relating to land ownership. The 11th Amendment of the Civil Code, the so-called 'Women's Bill' passed in 2002, provides equal inheritance rights to both sons and daughters, raises 'the age of consent' for marriage from 16 to 20 for girls and from 18 to 21 for boys and brings about changes in the unequal terms of divorce. Other legislatures related to women's rights include the Bills to Combat Violence Against Women, Bill on Domestic Violence, Bill on Human Trafficking Control and Local Self Governance Act, among others. (Bhadra & Thapa Shah, 2007, 3.)

National policies regarding development began to recognize women's role in development from the 1980's onwards. The government's 7th Five Year Plan of 1985-1990 adopted the policy of enhancing efficiency and productivity of women through participatory approach and the 8th Five Year Plan (1992-1997) aimed at bringing women into the mainstream of development and ensuring equitable distribution of development benefits. During the period of 1997-2002, the 9th Five Year Plan adopted the approaches of gender mainstreaming, reducing of gender inequality and empowering women. (Ibid, 4.)

National action plans related to gender equality, starting from 1982, include the Plan of Action for Women in Development, the Gender Equality and Empowerment of Women National Plan of Action (NPA) for Beijing Platform for Action (1998), National Plan of Action on Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 2003 and the National Plan of Action on Gender Equality and Women Empowerment (2004). National machineries and government organizations promoting women's rights include the Ministry of Women, Children and Social Welfare, established after the Beijing Conference in 1995, and the National Commission for Women. (Ibid, 4-5, 27.) Although not solely focused on women, the National Human Rights Commission also contributes to the promotion of the human rights of women (Baidya, 2005, 3). The Ministry of Finance in Nepal has established a Gender Responsive Budgeting Committee responsible for gender issues in development programs, budgeting and implementation. At the district and community levels, there exist various committees and groups that are dedicated to women's empowerment and gender equality. Nevertheless, there are gaps and challenges in the monitoring mechanisms for the implementation of laws and lack of resources for the national

women's machinery lead to limited progress in promoting women's rights. (OCHA & UN Women, 2015, 2-3.)

In Nepal, women's representation in the public sphere has increased but is not equal to that of men. As of 2014, women constituted 11.5 % of the representatives at the ministerial level and 4.5 % of the judiciary. A 14 % increase since 2007 has taken place in the representation of women in the civil service and there is a 45 % quota allocated for women and socially excluded groups in the appointment of the police, the Nepalese army and the armed police; 33 % are specially allocated for women. Government has made progress in promoting greater gender equality by increasing its gender responsive budget allocation from 11.3 % in 2007-08 to 21.93 % in 2014-15. Targeted budgets have been allocated to local communities including for women's leadership at the community level. The country has been able to reduce the maternal mortality rate and malnutrition as well as to improve girls' enrolment at different levels of education and the female literacy rate during the past decades. (UN Women, 2014, 4.) What comes to political representation, only less than 10% of political leaders are women (Bhadra & Thapa Shah, 2007, 16). Progress was made in 2015, when Nepal elected its first female president and speaker of the parliament (Dahal & Shrestha, 2015) and in 2016 as the first woman chief justice of the Supreme Court took charge (Kathmandu Post, 2016).

> *"...due to "Nepal's traditional feudal mentality and patriarchal society", gender equality is often limited to policy papers and is frequently not translated into real equality for women"* (UN Women, 2014, 4).

In September 2015, the government of Nepal adopted a new constitution which had been in the making for more than 8 years since the peace agreement that ended the civil war in 2006 was achieved. The new constitution has been strongly criticized by minority ethnic groups such as the Madhesi and the Tharu habiting the Southern plains of Nepal, and by women activists. The adoption of the constitution resulted in demonstrations of a large scale that turned violent in various places, claiming the lives of at least 40 people including children, and leading to a five months' blockade of the border between India and Nepal causing severe shortages of petrol, cooking gas, food and medicine. Although the new constitution makes great achievements by criminalizing violence against women based on any cultural, religious and traditional practices; setting a quota for women to hold at least 33 % of the parliament seats; and declaring equal property rights, it does not allow single women or Nepali women married to a foreigner to pass on citizenship to their children, leading to statelessness. In contrast, children of Nepali men married to foreigners are entitled to citizenship. (McCray, 2015; United Nations Peacemaker, n.d.; Haviland, 2015.)

"Major inequalities also remain in relation to recognition of women as citizens and women's ability to pass on citizenship to their children. Women's access to economic resources and economic empowerment is still severely restricted in Nepal with women making up 74.8 % of the unpaid labour force." (UN Women, 2014, 5.)

In theory the commitment to eliminating discrimination and oppression of women in Nepal is strong but more is needed for the principles of equality to be translated into practice and to implement the commitments of the government. There are many constraints and obstacles to gender equality such as women's unawareness of their rights and laws that protect them, national gender machinery that is not strong enough, and discriminatory social and cultural practices, for example exclusion of 'lower-caste' Dalit women and men, the pervasiveness of child marriage, preference of sons over daughters and the practice of "Chhaupadi" in rural areas, which condemns menstruating women and girls to live in a cow shed during their periods. In addition to the above challenges, cases of domestic and gender based violence remain alarmingly high and hinder the promoting of gender equality and women's empowerment. Also, former female combatants and victims of the decade long civil war between the Maoists insurgents and the government forces are yet to receive justice and integration back into the society. (UN Women, 2014, 4-5.) Moreover, women are more likely to suffer from natural disasters such as floods and earthquakes including the two large tremors in April and May 2015 that left a vast amount of women and girls injured and displaced putting them at risk of gender based violence and human trafficking. (OCHA & UN Women, 2015, 1.)

3.3 Civil society and women's rights movement

The environment for civil society and non-governmental organizations started to be favourable in the 1990's after the popular movement against the authoritarian monarchy which turned Nepal's course towards a more liberal political system. Women's and children's rights, among other issues, started to gain importance in NGOs' advocacy activities. (Baidya, 2005, 2.) Most NGOs have women's programs in their agenda varying from anti-trafficking to income generating activities for marginalized communities. Although the principles and objectives of the NGOs may be driven by the ideas of gender equality and women's empowerment, availability of funding and funding agencies' priorities often limit NGOs' work. Since non-governmental organizations have limited amount of resources, long-term planning is difficult, while their work is extremely important, especially for individual women and awareness-raising. Networks of advocacy and NGOs, such as the Alliance Against Trafficking in Women and Children in

Nepal, have been established for cooperation in issues related to women rights. (Asian Development Bank, 1999, 69-72.)

International non-governmental organizations (INGOs) and multi- and bilateral development partners, which Nepal is heavily dependent on in its development sector, have promoted women's rights and put women in the wider development discourse and agenda through their programs. Nepal's dependency on donors is indicated by the fact that two thirds of Nepal's development expenditure comes from external grants and loans. (Ibid, 16 & 73.)

From 1917 to 1990, women's movement in Nepal concentrated mainly on supporting a larger political struggle, 'the fight for democracy'. After the 1990's and the establishment of the multi-party system, the mobilization of 'women for women' became more common. The first women's organizations, including 'Mahila Samiti' and 'Nepal Mahila Sangh' were established in the 1940's and 1950's by 'high-caste' women aligned to political parties, and raised issues of political representation of women to the public discussion. During the partyless, autocratic Panchayat regime, from 1960 to 1990, only one women's organization, 'Nepal Mahila Sangathan', was recognized by the government, and concentrated on issues related to literacy, law and income generation. After the UN Declaration on women's rights in 1975 and the UN Decade for Women, Women's Services Coordination Council was established in 1977. (Mittra & Kumar, 2004, 9-16.)

In general, women's movement started to gain ground in 1990, after the fall of the Panchayat system and the large scale mobilization of people supporting democracy, when women's issues where raised on the political agenda by women from political parties and NGOs. Issues such as equal property rights and reservation of seats in different political positions, education and jobs were raised on the agenda by the women's movement. Democracy brought about the increase in the numbers of national and international organizations as well as network organizations concentrating on women's issues. (Ibid, 10.)

Because of the extremely diverse ethnography of Nepal, women from minority groups have sometimes chosen to identify themselves firstly based on their ethnic group claiming that there cannot exist one homogenic category of 'a universalized Nepali women'. (Tamang, 2009, 77-78.) Another critique of the common women's movement highlights the fact that the key positions in the movement and organizations are often occupied by women from wealthy economic and 'high caste' background (Mittra & Kumar, 2004, 16). Despite of the critiques, the national women's movement has succeeded in uniting women from different backgrounds in their fight against gender inequality, for example in protesting against the discriminatory clauses of the new constitution of Nepal.

4 METHODOLOGY

The following chapter discusses the methodology and the methods used in order to gain information about the research topic. First, I concentrate on the methodology in general after which I illustrate the methods used in practice. In the end, I explain how the data was analyzed and describe the ethical issues and challenges faced during research.

4.1 Methodological aspects

Methodologies can be described as the 'theories of how the world can be interpreted' (Murray & Overton, 2003, 17). Methodology links particular ontology (meaning for example a belief that gender is socially constructed) with an epistemology (a set of procedures for establishing as what is seen as knowledge) in order to provide rules that specify how valid knowledge on a social reality can be produced (Holland & Ramazanoglu, 2002, 11).

When discussing ontology, the social world that social science investigates can generally be seen from two different perspectives; one sees the social world real and external to individuals while the others hold the belief that humans create their own social worlds. In the latter case, the social world is subjective and 'a product of human cognition'. This view also includes the thought of human beings' and social environment's co-determination. (Kuada, 2012, 59.)

My research is influenced by empirical phenomenology which is interested in people's subjective experiences and interpretations of the world. The main focus of phenomenology is on understanding how the world appears to others. (Research Methods Knowledge Base, n.d.) Main characteristics of the empirical phenomenology include that scientific explanations of a phenomenon must be based in the meaning structure of those who are studied. The goal of the empirical methodological research is to study empirically "that which appears" and to understand actors' perspectives. This can be accomplished by researching actors' first-order constructs, the empirical material that is relevant to the research topic, generally accessed through interviews and observations. Understandings and explanations can be reached when first-order constructs, people's feelings, opinions and experiences, are linked to second-order construct: theory. (Aspers, 2009, 1-8.)

In my research, the knowledge gained during the research process is grounded on the qualitative data collected by interviewing members of women's groups. Relating my research to empirical phenomenology means that the answer to the research question is generated by focusing on the meaning structures of the participants.

Phenomenology is "the study of the nature and meaning of things – a phenomenon's essence and essentials that determine what it is". It often concentrates on events, concepts or lived experiences of humans. (Beretvas, Leavy & Saldana, 2011, 7-8.) The aim of phenomenological research is to discover the essence of human experiences, for example on group membership, as described by research participants, and its link to certain phenomenon, such as empowerment. Subjects are researched to understand their 'lived experience' and to develop relationships and patterns of meanings. (Creswell, 2003, 15.)

Like phenomenology, hermeneutic phenomenology concentrates on the life world and the human experiences of it, aiming at obtaining an understanding. People's understanding of their world is closely related to their situatedness, historicality and context, but not entirely dictated by it. Hermeneutics can be described as an interpretative process seeking to reach understanding and disclosure of a certain phenomenon through language. Empirical phenomenology and hermeneutic phenomenology derive from the same background. The goal of both is the same: to unveil details and aspects within experiences that are taken granted and can appear trivial, in order to create meanings and to achieve a sense of understanding. The difference between the two approaches is the process of research; phenomenology is focused on understanding beings or phenomena, while hermeneutic phenomenology puts emphasis on 'the mode of being human' or 'the situated meaning of a human in the world'. (Laverty, 2003, 24.)

In my research, I apply both approaches by studying women's experiences through interviews, focusing on gaining an understanding of their experiences while acknowledging their situatedness and context. According to Gadamer, understanding takes place through the universal medium, language, and by the evolving process of interpreting. He described hermeneutics as "a process of co-creation between the researcher and participant" leading towards an understanding of a phenomenon through particular philosophical perspectives, for example a feminist position, and through the perceptions of participants and the researcher. (1998, 389.) In the hermeneutic approach, researcher's own experiences and assumptions are embedded in the interpretative process (Laverty, 2003, 28). It is important to be aware of one's own assumptions and views, and not avoid them, but to acknowledge the fact that research is never possible without some prejudices or ideas about what the results might include.

In my research I apply critical research methodology when describing the power dynamics and relations between men and women in the Nepali society in order to understand the opportunities for women's empowerment and collective action. Critical research aims to criticize, challenge, transform and empower by focusing on the context. In addition to understanding a phenomenon, critical research seeks to critique the status quo with the hope of bringing positive change and a more just society. Critical research is often grounded in feminist theory by focusing on gendered oppression and power relations. (Merriam, 2014, 34-36.)

> *"Feminist research is always as struggle to... reduce, if not to eliminate, the injustices and unfreedom that women experience"* (Crotty, 1998, 182).

4.2 Methods of research

I conducted a qualitative research which, in general, aims to understand the world through interaction as well as emphasizing and interpreting actions and perceptions of its actors. In qualitative research, data is generally collected in natural settings and theory often generated rather than tested. Qualitative research is inductive: it creates theory from observations, contrary to deductive research. (Brockington & Sullivan, 2003, 57.)

I chose to conduct a qualitative research since it offers important and extensive insight into people's lives and experiences by providing life stories, opinions and views. Using qualitative methods was necessary to explore my research topic of how membership of women's groups and microcredit programs can empower women, because gaining an understanding on the topic demands descriptive answers and exploring of participants' experiences and opinions.

> *"Qualitative methods are used to explore the meanings of people's worlds – the myriad personal impacts of impersonal social structures, and the nature and causes of individual behavior"* (Ibid, 57).

Research methods are "sets of techniques for interpreting the world" (Murray & Overton, 2003, 17). Qualitative research focuses on cases, contexts and detailed examination of issues related to the studied topics as well as interpretations associated with certain contexts. Qualitative research methods offer many possibilities and advantages by allowing the researcher to gain knowledge of his/her topic and uncover meanings through interviews where participants can be observed in their natural settings where they might feel more comfortable and answer more accurately. Qualitative methods allow research

participants to describe their opinions and experiences in their own words and provide important insight to the topic that is under research. (Kuada, 2012, 92-94.) Accordingly for these reasons I chose to use qualitative methods in gaining insight into the research topic while interviewing and observing the participants to my study.

The main methods of data collection in my research were qualitative interviews which provide an opportunity to discover what participants have to say in their own words about the issues under research (Ibid, 98) and assisted me to reach my objective which was to gain information about the women's experiences on the membership of women's groups and microcredit programs and how it relates to empowerment.

In order to collect data, I conducted semi-structured interviews which combine characteristics from both structured and unstructured interviews. In semi-structured interviews questions are specified and formed beforehand but interviewer has the freedom to go beyond the predefined questions if interesting topics emerge during the interview. Interviewer is allowed to enter into dialogue with the informant and ask for clarifications and elaboration on the answers provided. In addition to giving researcher more freedom, semi-structured interviews provide the interviewee with the opportunity to share their experiences and opinions freely without constraints while providing a framework inside which certain questions are answered and specific topics are focused on. Semi-structured interviews can provide more varied information and answers since all the participants have the freedom to share on their own terms. (May, 2011, 135-136.) Openness of the interview exchange is essential because it supports the interview process in staying as close as possible to the lived experiences of the participants (Laverty, 2003, 29). For my research, semi-structured interviewing was extremely useful since it allowed the participants to freely share their experiences, opinions and details about their lives and still answer the questions defined beforehand.

According to phenomenological and hermeneutic approaches, participants to a study are selected with the criteria that they have lived experience about the topic of the study, they are willing to tell about those experiences and they are diverse enough that the study results in rich and unique stories of the particular experiences (Ibid, 27). I interviewed ten women from varying ages and backgrounds in order to gain varied opinions about my research topic. All interviewees were from the same small town of Balkot, in Bhaktapur, Nepal but part of 12 different women's groups. Some of the interviewees are members of several groups and some of them also act as chair persons, treasurers or group leaders. There were no limitations based on age or other personal characteristics for participating in my research because it was important to get a varied group in order to study how differently women's groups affect individuals' lives.

I reached out to my informants through a group member, leader and activist, who was also interviewed in my study. She introduced me to the other women and I interviewed the ones who were willing to participate. The interviews were conducted in different places; women's homes, shops, group meetings and trainings which made it comfortable and easy for the women to participate while creating a relaxed atmosphere to discuss the topic. All the interviews were conducted in Nepali with the help of an interpreter, and recorded with the women's permission. Afterwards, the material was translated from Nepali to English and transcribed. In addition to the members of different women's groups, I interviewed two professionals: a training instructor and a senior assistant of a microcredit program, in order to gain information from their perspectives and learn how the programs work.

In addition to the interviews, I observed women's meetings. As I used an interpreter, I had time to observe women during the interviews. Observations give an opportunity to witness how the participants act in their usual setting, in this case, how women acted and interacted with each other in meetings and trainings. Observations are used to describe the phenomenon under research or to make assumptions by witnessing participants' actions, and inferences about their attitudes. Evaluations of observations are only researcher's own assumptions and that is why other methods, such as interviews are needed in order to confirm the observations. (Kuada, 2012, 96.)

Regarding my own position in relation to the fieldwork, I mainly acted as a neutral but encouraging observer and interviewer. Due to the language barrier, I interviewed the participants with the help of an interpreter and recorded all the interviews. My position in the interview process and during the fieldwork was to listen to the experiences of the women and gain insight to their perspectives. Later, I analyzed the results of the interviews and connected the participants' answers to larger themes, such as gender subordination and empowerment. As in the feminist standpoint theory, my objective was to unveil new information about gendered power relations and social structures, and the possibilities to challenge them. As a researcher, I aimed to gain an understanding about the possible standpoints that women from the same context could share, and to concentrate on their experiences.

4.3 Data analysis

I used qualitative data analysis methods which are described as interpreting, explaining and aiming to understand the data that has been collected, and the topic the data refers to. The process of analysis transforms the data into something that did not exist before, an understanding. During analysis

data is broken down into segments and concepts for classifying and making connections between them, providing a basis for 'a fresh description' of a topic. (Dey, 1993, 31.)

A broad definition of qualitative data analysis is "the classification and interpretation of linguistic (or visual) material to make statements about implicit and explicit dimensions and structures of meaning-making in the material and what is represented in it". Qualitative data analysis also discovers and describes phenomena in the field, or structures and processes in practices. The main goal of the qualitative data analysis is to reach general statements through comparison of various materials, texts or cases. Analysis can have multiple aims such as describing the phenomenon, comparing of cases or developing a theory of a phenomenon that is researched. (Flick, 2014, 5-6.) In my research I aim to describe the experiences of the participants and to develop insight about the effects of women's group and microcredit programs on women's lives. Qualitative data analysis can be based on subjective experiences, for instance women's experiences of collective action, and how they describe the phenomenon that is studied. The data in qualitative data analysis is usually collected through interviews. (Ibid, 6.)

My data analysis method is inductive by its nature, meaning that the main focus of the knowledge generation is in the data I have collected, and the understanding of the phenomena studied arises from it. In the inductive analysis process concepts, hypotheses or theories are built based on the collected data (Merriam, 2014, 15). In inductive data analysis, theories are used to provide a 'pre-understanding' of the topic and the qualitative data collected will be analyzed in order to see to which extent the theories explain the issue and to provide new insights that might emerge from the data (Kuada, 2012, 100). The properties emerging from the collected data are extended in order to reach a generalization of the characteristics of a group. Induction is preceded by certain theories. (Reichertz, 2014, 128-131.)

Qualitative data analysis includes organizing and preparing the data, consisting of transcribing and arranging. After reading and organizing, coding can be used as a method to get understanding of the material before presenting the results. In the coding process, data is organized into segments of texts which are placed in categories. (Creswell, 2009, 185-186.) Coding is a method for discovering the meanings from the collected data by patterning, classifying and organizing material into categories for analysis (Beretvas et al., 2011, 95).

I apply an empirical phenomenological analysis method created by Paul Colaizzi (1978) which starts with the "immersion in the data". The researcher familiarizes her/himself with the collected data creating an overall sense of the research participants' experiences on the phenomenon that is studied. Statements relevant to the topic are identified and thematized in order to capture their meaning. Themes and excerpts from the data help to develop a description of the participants' experiences about the

phenomenon: often referred to as "a situated structural description" as its emphasis is on the phenomenon as expressed in the participants' specific situations. The themes and descriptions created from individual interviews are compared to each other in order to identify shared themes. From these, a general structural description can arise and express the shared and general aspects of the phenomenon as experienced by all the participants. (In Austin & Hein, 2001, 8.)

When analyzing the data, I searched for common opinions and experiences between the interviews and arranged the data into categories according to the questions and topics, leading to themes. I categorized the concepts and findings into different themes based on the interview questions, for instance group membership's impact on family decision-making. In the final step of the analysis, interpretation of the meaning from the data is reached. Interpretation can present the lessons learnt from the data, ask further questions, form interpretations that call for action agendas or reform or describe the lived experience of the participants (Creswell, 2009, 189-190). In the final report presenting the results, descriptions and themes from the data are developed and presented including participants' multiple perspectives and detailed descriptions of settings or individuals. In my research, the results aim to provide a description of participants' experiences, as is characteristic to phenomenology. (Ibid, 193.) The final results according to the characteristics of qualitative research are "researcher's understanding of the participants' understanding of the phenomenon of interest" (Merriam, 2014, 23-24).

I have applied methods of qualitative content analysis in my research while coding and categorizing the collected data for the analysis. Content analysis is a method to analyze text data and put focus on "the characteristics of language as communication with attention to the content or contextual meaning of the text". (Hsieh & Shannon, 2005, 1278.) In content analysis categories are the center of focus by dividing the aspects of text interpretation into categories which are used in the analysis. Categories lead to themes that can be of great assistance when making sense of the data and analyzing, for example, interviews. (Mayring, 2000.) The goal of content analysis is to offer knowledge and understanding of the studied phenomenon (Downe-Wamboldt, 1992, 314.)

Account

Connecting

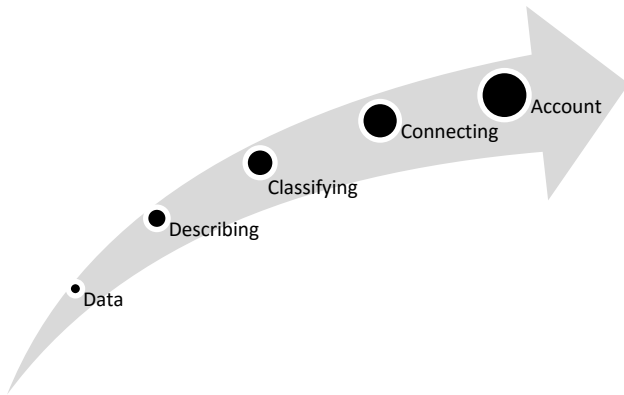Classifying

Describing

Data

Figure 4.1 Qualitative analysis as a process (Dey, 1993, 55).

I started analyzing my research data by going through the transcribed interviews several times searching for commonalities and similar opinions or experiences of the interviewees regarding their membership of women's group and microcredit programs. I color-coded the text in order to highlight the relevant categories such as income generating activities, training and support systems, which then lead to themes for analysis. Separating the data into categories and themes helps to understand the phenomenon under research. When analyzing the interviews and making conclusions, it is important to remember that every individual and his/her meanings are context-dependent and might differ from that of the others (Dey, 1993, p. 40), while commonalities in their experiences can still be found. Moreover, analysis, referring to interpretation and description of the data, is a responsibility of the researcher, not dictated by the data, which only forms the basis for it. (Ibid, 21).

During the analysis process, in order to discover if women had experienced empowerment, I concentrated on its different manifestations, such as agency and access to resources which can be disclosed by evaluating if an individual first of all has an opportunity to make choices, if she or he uses the opportunity and finally if the use of that opportunity leads to a desired result. An example of this strategy to recognize empowerment is to detect firstly if a woman has a possibility to establish a microenterprise; secondly, if she has access to financial services, such as microcredit provision; and thirdly, if the business she establishes improves her economic independence and self-sufficiency. I analyzed the impact of microcredit programs and women's groups on women's empowerment from individuals' experiences and points of view.

4.4 Challenges & limitations

During the data collection some challenges were faced. Since I conducted some of the interviews at the informants' homes, there appeared some disturbances during the interviews, for example during one interview the participant's child was at home and she had to look after him which interrupted the interview a few times. In another one, the interviewee's husband was also eager to share his opinions, and another interviewee had to take care of her shop during the process. Still, it was important to give interviewees the opportunity to participate wherever they felt comfortable because it might not have been possible for them to leave their homes or businesses because of their duties.

Being a foreigner in a different cultural setting and conducting interviews in a foreign language poses certain challenges to research even if interpreter is used. Cultural differences and settings can be a challenge to the researcher in ways that might not even get noticed. There might be misunderstandings due to the different language, culture or for example roles of women. It can be argued that a research can never be free of external influences, and researcher's own perceptions and opinions can affect the research, even when it is not intentional. (Murray & Overton, 2003, 18-19.) Overall, it is important to try to remain neutral and recognise possible personal opinions or perceptions that can affect the research. I documented interviewee's experiences while placing importance on their opinions and giving them the opportunity to share their thoughts freely without interference.

4.5 Ethical considerations

Doing research in general and especially in a foreign setting needs to take into account ethical aspects. Ethical research is about mutual beneficial relationship and being sensitive and respectful towards the local culture and the participants of the research. (Scheyvens, Scheyvens & Nowak, 2003, 139.) Ethical research should not do any harm and should have a potential of empowering or doing good (Madge, 1997, 114). Similarly, those who are seen as privileged, for example Western researchers conducting research in a developing country, should take into consideration the needs and rights of the informants (Corbridge, 1998, 49). In order to be ethical, the research process needs to ensure participants dignity, safety and privacy and to avoid any harm that could be caused to them. (Scheyvens et al., 2003, 141.)

Researchers should be fully responsible and aware of their decisions and actions and be committed to empower the individuals and communities in focus. While researching a certain group, the researcher should aspire to assist empowering the participants. The research should aim for positive change for the people, and not necessarily benefit the researcher. (Ibid, 141.) But often the truth is that researchers benefit more from the research than the participants by getting valuable information that will help them conduct their research (Ibid, 155). Still, there is a chance that conducting research will raise awareness or generate positive change in peoples' lives. Sometimes participants feel content to participate: like I noticed during interviews, having a possibility to share their stories can be empowering. By showing interest and respect to their participation, informants feel valued.

During my research, I have thoroughly informed the participants about the purpose of the research, where the information will be used and why. Everyone gave their permission to record, and use the interviews as data for my thesis and all the interviewees participated voluntarily. I found my interviewees with the help of a woman group member, leader and activist who is widely known in the community, and I could trust that the interviewees were well informed about the purpose of the research and participated on their own will. During the interviews, I took a highly observational role since I received help from an interpreter and ensured the respect and dignity towards my interviewees and their culture.

5 EMPOWERMENT ON MULTIPLE LEVELS – RESULTS OF THE RESEARCH

The following chapter presents the results of the interviews in order to gain an understanding about the impact of women's groups and microcredit programs on women's empowerment in Nepal. I present the research results based on the analysis of the interviews and by relating them to different aspects of empowerment in three different levels; individual level, community and family level, and societal level. Benefits of women's groups and microcredit programs as well as their potential positive link to empowerment are described, and some areas in need of improvement from the women's point of view are indicated.

5.1 Empowerment through women's groups and microcredit programs

A woman in a colorful outfit arranges products in her small shop of everyday necessities in the peaceful town of Balkot, in the outskirts of the Kathmandu Valley. Clients come and go regularly. She tells me about her experiences on the membership of a women's group*: "It has increased our* [the women's] *confidence, and we get loan without mortgage, we don't have to ask our husbands [...] I didn't ask money from him to establish this shop."* She adds: *"It* [the group] *has given me the guts to do anything."*

According to the interviews, women's groups have various benefits and positive impacts on the lives of the women who participated in the study. The women who I interviewed for my thesis form a diverse group but share some common characteristics. They are all from the town of Balkot, and are members of different women's groups functioning in the area. The age of the women varies from 30 to 53 years and they are from multiple ethnic backgrounds. Most of them are married with children, with few exceptions, some being widows. The time women have been members of the groups, ranges from 45 days to 10 years, most of them having been a member for more than 8 years. Some have little or no education at all, while some have studied until high school level.

5.2 Individual level benefits from women's groups and microcredit programs

According to the interview data, women's groups and microcredit programs influence women's lives in many ways. One of my research participants stated that the group has generated change in every sector of her life and many stated that the membership has created change in different fields. Peer support and improvement of economic situation seem to be the most influential factors and motives for individuals to join the women's groups. Empowerment can occur in different dimensions, for example in the social, economic and political spheres of life (Bird et al., 2015, 8). Next, I will outline the benefits of the women's groups and microcredit programs according to the research participants, starting with the individual level benefits and change, which affect the sense of self and access to resources (Kabeer, 1999b, 10).

5.2.1 Economic benefits

"The best thing about the group is saving and getting loan."

According to the interviews, one of the biggest motives to join women's groups and microcredit programs was access to credit without complicated formalities. It has not been easy for unemployed women or women working in the informal sector to get access to loan from formal financial institutions including banks. (INAFI Nepal, 2011.) In microcredit programs, loans are mainly provided for income generating activities, such as agriculture or microenterprises. Usually women, who are dedicated to household chores and not involved in business, cannot receive loans, but if they own land and have a good business plan, they can be provided with a loan for agricultural or other income generating purposes. Women's status is carefully investigated before they can join the group and be entitled to loans. In some groups loans are allowed to be used in everyday or emergency expenses too. The women expressed feelings of security for the fact that they do not have to rely on other informal sources for loans since they have access to credit through the groups. According to an interviewee, having access to credit motivated women to work and feel excited about income generation. After establishing a business with, for example, a loan of 10,000 rupees, some women are now making business with the same amount, or even more, daily.

"The reason why I'm in the group is to save if I have money, and I thought it's better to take loan through the group than to ask from others."

The possibility to save money for future pension and to invest money received through loans in own businesses are important benefits mentioned by the participants. The women value the easiness of

taking loans and managing money through the women's groups and microcredit programs instead of formal financial institutions.

Not all the participants praised the benefits of groups on their lives, and some recognized one benefit only, often a financial one. One of the interviewees stated that in an economic sense the membership has been neutral for her, but she recognized how the group has benefitted other women, especially the one's running their own businesses with the support of microcredit, and how women's lives have improved after accessing credit with low interest rates. It is a big concern that because of discriminatory preconditions not all women, especially poor, landless women, can join all the groups.

5.2.2 Information, awareness and education

After joining women's groups, illiterate women have had the chance to join adult literacy courses. They have gained awareness of the importance of literacy and how to register their citizenry. Women are empowered when they gain information about benefits they are entitled to, and how to access certain services, because having information on, and access to resources can lead to the achievement of goals, such as literacy. Women's groups are important in distributing information and guiding women. A participant claimed that the before mentioned factors together with the revelation of how important membership of a group is, improve women's self-confidence and help them realize that *"they can do something by themselves, that they can survive by themselves, without the family."* She also claims that the groups have changed women's lives for the better. For women to be independent it is important that they can start income generation activities with the help of credit, without depending on their husbands or in-laws. Especially in the patriarchal context of Nepal, it is transformative for women's lives to be economically independent, or co-dependent with their spouse, within the household. (Kabeer, 2003, 52.)

Membership of women's groups has increased the women's awareness levels, their capacity to take responsibility of their own lives as well as their self-reliance by providing credit for agriculture and business. Groups have taught them the importance of education and claiming one's civil rights such as the right to vote. The women desire that their children, especially their daughters, would be able to continue their education as long as possible, even if the women themselves did not have the same opportunity.

Most of the interviewees have become to realize that women do not need to be only housewives but can have other roles as well. Their consciousness of the outside world has increased. Understanding how the society and their community work has given the women a clearer view of their own status as

well. Some of the women are active in promoting women's and children's rights and some are involved in volunteering, for example in a health clinic, or affiliated with political parties. The women have become motivated to develop their skills through training and capacity building. One of the motives in joining women's groups is the way the groups and microcredit institutions encourage women to realize they should be self-dependent and improve their situation. A participant opined that the women have become cleverer and are full of ideas because they learn from each other and from the people they meet during training and field visits.

5.2.3 Skills development and capacity building

Various types of training are provided for the members of women's groups and microcredit programs, Training programs relate to agriculture, candle making, handicrafts and business management, and provide women with relevant and important skills to their income generating activities. Women feel more capable of taking care of financial issues, household and business since they have learnt how to handle money. Training has given women the opportunity to start small businesses which can provide them with additional income and support. Training and communication are critical for expanding women's knowledge base and their ability to improve their lives (Kabeer, 2011, 12) but women need assistance and skills to enter the formal labor market and to make significant changes in their lives. Informal labor and income generation are better than nothing, but women should also receive information and training on how to access formal employment. Informal labor and income generation activities are heavily concentrated on jobs that are traditionally accepted fields of business for women, such as handicrafts.

The women stated how incapable they felt before taking part in groups and training. Without the group *"we would be lost in the dark",* one of them said. After learning specific skills, the women have realized they are capable of producing the items they previously did not know how to make.

> *"We are earning money and we know how to do it, we are capable of that. We know how to utilize the money as well…we know that money attracts money."*

One of the interviewees stated that the women in her group have improved their social and conversational skills since they gather in a meeting every month and discuss with many people.

5.2.4 Improvement of the levels of confidence and independence

Self-confidence is essential for empowerment. The 'empowerment from within' builds women's capacity to challenge their roles and responsibilities within the family and in the wider society.

> *"It* [the women's group] *has built our confidence level so high that we can speak with anyone."*

According to an interviewee, women's confidence and self-image have improved significantly after joining the group. She gave an example of women who couldn't even stand up and speak in front of people, and who now are able to defend themselves and raise their voices in any situation, against negative factors in their lives. Before boosting their confidence the women felt incapable of speaking with strangers and an interviewee said that participating in my interview back then would not have been possible for her. Many of the participants emphasized the importance of the level of confidence and the ability to speak up for themselves acquired from the group. Indeed, the ability to speak up for oneself and to have voice is essential in empowerment. The women have also realized that even if their education was intercepted by marriage and having children in the past, there still exist opportunities and possibilities in their lives.

The women have become confident in handling their businesses independently. They do not need to ask permission, financial support or advice from their husbands or other people, and they are able to make decisions on their own. According to the interviewees, their opinions are acknowledged and they have a say in family decision-making. Moreover, having the means to support their children or even their own parents, and knowing how to handle financial issues, have raised their confidence levels and made them feel *'proud of themselves'* about having worked for their money. Husbands seem to have more respect and trust for their wives and their capabilities of running businesses.

5.2.5 Increased mobility

"*Since I have joined the group, I started to see the outside world*".

According to the participants, women's groups, especially the training provided by them, expand women's mobility as well as the spheres were they function, and provide them with opportunities to travel

and widen their perspectives. Meeting with people outside their households gives the women a chance to learn from others.

After joining the groups, the women have become more involved in activities outside their households. Many of the research participants described how instead of staying inside the house they are now participating in various activities: working outside home, accounting and financial management of the group. The groups help the women to pass their time, one participant said, and have significantly *"driven them to the front"*. Women who did not use to come outside the house without a specific reason such as going to the market or visiting relatives, are now participating in rallies and protests for social issues.

> *"Before outings meant only going to parents' house, coming back to husband's house and going to the field. The only chance we got to see other people was when we used to go to the market to sell vegetables. But now it's so much better."*

Many of the interviewees described how, if they wouldn't be members of the groups, they would only be sitting inside the house and asking money from the husband. According to one of the participants, positive change has automatically followed the joining of a women's group when women have started to gather together and share their problems, sorrows and joys. Many state that women's groups have not brought along any negative changes and are very content about them.

5.2.6 Peer support and networking

Collective action and organizing are efficient tools for positive change and empowerment. Multiple women's voices are stronger than one individual's.

> *"We can start anything with the help of the friends, as a team."*

Peer support is an important benefit from the membership of the groups. Most participants thought that it is important that women can support and count on each other, and opined that without the group they would not have been able to achieve the goals they have now achieved. The women discuss their problems together and try to find solutions to them as a group. They can help each other in cases of sickness, death of a family member or domestic violence. Once, a women's group helped their member to confront her husband who suffered from alcoholism. They *"raised their voice together and settled the issue"*. The pressure a group can give in promoting, for example, women's rights, is essential. As stated by one interviewee: *"...the group's voice and power is stronger than individual's"*.

The women do not feel alone with their problems when they receive support from the group. A sense of unity exists among the women in the group and many see the group as more powerful and influential than individuals alone. Inside the groups, the women discuss about their businesses and issues related to the group, but converse on their personal lives too. Without meeting and discussing with the other women it would be hard for them to find support or to make their voices heard.

> *"If a woman is suffering, it's every woman's problem, that's what we say, because the group taught us to help each other."*

The women have expanded their personal networks and created new relationships after getting to know their fellow members. A participant said: *"We started learning from each other, we started sharing knowledge".* Due to the fact that the groups are diverse with women from different backgrounds, the members gain information from different and diverse sources. A participant described the meaning of being capable to fulfill one's potential as knowing how and where to ask for answers to a question or a problem. One of the participants believed that the groups have an important impact on women's personal lives through providing women with the opportunity to be self-employed.

> *"...group has showed that we, the women, are also capable."*

During field visits and training, the women make contacts with other women, various officials and professionals, which expand their networks further. Sharing opinions with others has taught them to understand life from different perspectives. Spreading the word has brought new members and talking positively about the group encourages others to join as they hear about financial and individual benefits. Peer support and friendships among the women encourage them to stay in the group. Financial benefits and peer support are also among important reasons for joining.

According to the interviewees, women's lives are *'driven further'* through the field visits and the information they receive for example about modern agricultural practices. Even though some think their lives would not be much different without the groups, each participant opined that the groups are beneficial for women, give them self-confidence and teach them, especially through training and different programs. Even though someone's opinion was that they have not personally benefited from the group, everyone stated, for example, how much they have learnt from the groups. Hence, women benefit and are empowered by the groups although they might not always recognize it themselves.

> *"...it* [women's group] *helps to highlight women, it raises awareness, makes women help each other to learn new things, and come out of the shadows."*

Even if women don't think that the groups have transformed their own lives significantly, many express happiness about the life improvement for other women. An elderly member of a group stated that she feels as if she has not gained much from the group since she has not taken any loans. For her the most beneficial thing and a reason to stay in the group has been the possibility to save money and grow interest. She thinks that it is better to have a business in order to benefit from the loans microcredit programs provide, or at least to save some money. Women's groups do not benefit women in other ways, she stated, except for the friendships and networks that are born out of them; still, very important factors.

5.3 Impact of women's groups and microcredit programs on family and community levels

Women's collective action and organizing have benefits, not only on their personal lives, but also at the community level. This is seen in the answers of two women who explained how their groups have developed their communities by building a well for public use and to assist women in their agricultural activities. Another group demanded and was granted funds for the building of a temple in their neighborhood. One of the interviewees described how her neighborhood used to be rural and underdeveloped with narrow roads, but through women's collective action the infrastructure of the community has started to develop. After joining that specific group, women have gained awareness about recycling and hygiene, making their area cleaner and less polluted. She told how even the roads are now bigger and toilets better, and mentioned that they have built a public well. Members of the group now own a tractor and a water pump for agricultural activities, and a machine to process wheat and rice. The interviewee said everything was obtained with the help of the group itself and the government.

Strategic changes listed by the women as positive byproducts of women's groups and microcredit programs include the respect the community members have expressed towards their involvement in community development. The respect in turn has further strengthened their confidence and self-esteem. The women value themselves and the groups more, and by sharing the newly gained knowledge with their families, pass on the benefits of the group.

According to the interviewees, groups' impact on their family lives has been positive. As indicated by the study conducted in Bangladesh by Kabeer (2008), the results of my study also imply that women's access to microcredit improves their access to other assets and family decision-making. It increases their mobility, capability to renegotiate abusive relationships and willingness to provide their daughters with the same opportunities as their sons. Some of the research participants described how they are more involved in family decision-making and how they now know *"the right from wrong"* instead of

simply listening and believing whatever they are told. They are capable of raising their voice against injustices and feel that their families listen to them more. Children's support and respect towards their mothers has grown after witnessing their skills in various activities.

Some of the interviewees claimed the groups have not affected their family lives or that they were already part in the decision-making before the group membership. One interviewee described how the groups have created trust between family members, allowing families to *"let them* [women] *go"* to field visits organized by the groups. They don't feel oppressed by men. One of the women said that she feels she has played her role as a wife well while also taking care of her business. This is an important statement when reflecting on the gender roles inside families. Sometimes women still see themselves as responsible of the household chores and having to be given permission from the husband to go outside the house although challenging these views would lead to structural changes in gender relations.

> *"If my husband wouldn't let me go out, if he wouldn't give permission [...] I wouldn't have known any of these people. But my husband lets me go outside, and I got a chance to go everywhere and to know people."*

Several participants emphasized the importance of family support for women's activities and membership claiming it would be impossible to take part without the family's, especially husband's support. One participant's husband said he *"let's her wife go out"* which indicates that he is the decision maker of the family, but at the same time he acknowledged how useful the groups are for women and finds it beneficial for her wife to be a member. He expressed views that are quite transformational in the context of Nepal by stating:

> *"I have always been telling that women are in the background in Nepal, you should come in front, you should fight for that. Men are free to go everywhere, so why not women also."*

There exist differences among the households and their views on women's roles. In some households women's roles are more progressive than in others which greatly facilitates their mobility and access to decision-making. The husband that took part in the interview found it beneficial for the household and his family that his wife is involved in a women's group. However, finding out whether the women really have a say in family decision-making or rather are merely allowed to participate, requires in-depth research on the topic.

The women often experience it challenging to find time for all the activities. An interviewee described how in order for the women to participate in women's groups' activities they have to manage more time to also take care of the household duties. This is due to the time burden and -poverty women suffer from. The women are still responsible for the household work and childcare, which limits their

possibilities for participation. While giving women more opportunities for empowerment, groups and microcredit provisions also cause extra work and obligations. In order to alleviate women's time poverty, household gender hierarchy should be challenged by sharing the responsibilities between the husband and the wife. The women interviewed did not find it possible to challenge their time burden; they think household work is their responsibility.

> *"It's good that I can manage time to meet with the women even after finishing my work in the house and running this shop."*

In some cases group membership and income generating activities have reduced domestic violence in Nepal. A woman, originally from a small village, explained how a lot has changed after women have started earning money and developing skills. The women are happier and more self-sufficient. The interviewee stated the following:

> *"I have seen lots of changes in women. There used to be lots of family violence, but after women earn money, not anymore."*

The different results among various studies on domestic violence and microcredit programs can be explained by women's diverse contexts and family situations. According to the research conducted in Bangladesh by Badal et al. (1998), domestic violence has sometimes increased due to women challenging the gender roles and hierarchy within the family. In some cases, women have initially suffered from domestic violence after joining, but the views and behavior towards them have changed gradually.

5.4 The impact of women's groups and microcredit programs on the societal level

> *"Yesterday we were discriminated, now we are respected."*

Women's groups have impacts at the societal level too. Society's respect towards women has increased due to their improved capacity and earnings, and can reduce the discrimination women suffer in their daily lives. An interviewee indicated how the society has started believing in women and stopped discriminating against them, and how ideas about work only being suitable for men has changed since women have showed that in addition to their household responsibilities, they are successfully running businesses and participating in other activities. Views on women have taken a more positive direction and change has taken place within families. According to the interviewee, families and the society in large have realized that women just need opportunities in order to fulfill themselves.

"Women are not the same nowadays. People have realized that women just need an opportunity, and if they get it, women can do so many things [...] I think every household is affected by this realization."

According to a participant, people have become to understand that women's role is not to only remain at home and recognize that the views such as not allowing women to talk with strangers or having to cover their faces with a shawl are based on prejudiced and patriarchal views.

In addition to group members I interviewed a professional trainer who provides groups with different training activities. She has a long career in the field and states that in Nepal, women's situation has changed drastically after the introduction of women's groups and microcredit programs. She emphasized the importance of training and stated that with skills and capacity necessary for earning their own income, women can achieve anything and challenge discrimination.

According to the trainer, women need to realize how important it is to be self-sufficient and skillful, while giving them respect and attention. She has heard many stories about alcoholic and violent husbands and has always encouraged the women to be self-sufficient and to challenge and change their situations through skills and earnings. She says women have stopped the violence with their skills.

"The first thing is to know how to be strong economically and that definitely comes from the skills. If you're strong economically you will get lots of opportunities too."

She mainly points out the economic and related benefits but also acknowledges that for women it can be easier to share their opinions and problems with other women, indicating the importance of peer support and confidence.

6 DISCUSSION

The following chapter reflects on the results of the study, gives recommendations for further research and ponders on what could be improved in women's groups and microcredit programs, according to the interview answers.

6.1 Recognizing resources for transforming lives

According to the results, women's groups and microcredit programs assist women in their quest to fulfill the three dimensions of empowerment described by Kabeer (2003, 193): agency, resources and achievements. Agency has been improved through collective action, awareness raising and self-confidence. As described by the participants, women are braver and stand up for themselves, and willing to improve their economic and social situations. Access to resources is gained through information about rights and services and skills acquired through training. After joining the groups, members have become aware of where to access certain facilities and services and how to fulfill their goals, for example establishing a business.

Achievements, the results of women's efforts, describe the extent to which their potential and choices are realized. The women listed achievements such as earning income through running a business established with microcredit, or becoming literate. Achievements can also be non-material like challenging the gender hierarchy at home through redistribution of household work and childcare and gaining respect towards women's labor. Strategic results are more challenging to achieve due to the patriarchal mindsets and traditional views on women's roles but according to the interviews, progress is slowly made.

In the best scenarios, women's agency has been transformative when their achievements have been successful in questioning gendered structures and in changing women's roles and responsibilities. An example of this is income generation through establishment of a business which improves women's roles in the family decision-making and challenges gender roles in the household and in the wider society. Access, control and say in the decision making are all factors in empowerment. The participants have

gained influence in decision-making in family matters after becoming aware of their rights and accessing different resources.

The research results indicate that even informal labor can empower women economically, through income generating activities usually established with microcredit provision, when women are able to earn money for their own as well as household expenses, and to become more self-sufficient and independent. Still, formal employment is often seen as the most efficient empowerment tool since it provides women with awareness of their rights and social protection, in the form of health insurance which is often lacking from the informal sector. Formal employment is what my research participants wished to participate in too. Many of the interviewed women do not have much of formal education but trainings and awareness-raising provided by the groups have improved women's skills and increased their knowledge which helps them to fulfill their potential. Some of the interviewees mentioned being politically active, or affiliated to a political party. There does not appear a straight link between the groups and political participation, but the possibilities of it could be researched further. As indicated by Kabeer et al. (2011, 39), material, cognitive and relational resources are important factors in achieving empowerment. The women's accounts prove how the groups can provide access to all three of them by providing microcredit and training, and creating support and respect from one's family and community.

The benefits of the women's groups and microcredit programs are displayed through the way the participants described their lives without them: *"It would be dark", "If I wouldn't be part of this group then my life wouldn't be the same"* or *"being involved has made my life easier".* Without the groups women would have missed the realization of their own capabilities and possibilities to improve their lives and to be independent, leading to empowerment. They would lack the income generation possibilities and expansion of worldviews.

The interviewees acknowledged that the groups provide women with important training and literacy classes, but point out that some women benefit more than others. One of the participants' opinion was that if there would have been a group when she was young, and if she was aware of the importance of saving back then, she and her family would have benefitted greatly from the groups, providing financial resources for agricultural activities and children's education. Now, she says, her age and sickness do not let her to take full advantage of the groups and microcredit.

Microcredit programs and saving opportunities prevent women from borrowing from informal sources and individuals, who might demand large interests or coerce women, leading to further debt. According to an interviewee, women have benefitted from the groups in a way that they do not have to

beg their husbands for money to buy food, new clothes, bangles or saris. Now they are independent and pay their expenses with their own earnings.

> *"That* [independence] *is the big happiness of the group. If we try hard ourselves, there's nothing that's impossible."*

'Change' is a word that often occurred during the interviews. Every participant mentioned the word, some emphasizing how *"everything has changed"* and some stating that *"not much has changed"*. Thus, 'change' can be seen as the defining term in my research indicating how the women primarily see empowerment, as a change, or a process.

As is the case in the feminist standpoint theory which my research is grounded on, all the research participants acknowledged the different standings of men and women in their society and the fact that they are not equally treated. Even though their family situations and personal characteristics differ from each other, the participants share a common context and perspective, which leads to collective identity and consciousness, facilitating cooperation and achieving of common goals. Context is an important determiner in empowerment and for example in the case of my research, the participants can be seen as already having some privileges since they are situated in a semi-urban context with access to financial services, even though informal ones. Hence, they have the possibility to take advantage of the resources that lead to empowerment, something that many poor women lack especially in the rural areas.

The research participants face intersectionalities of inequalities in their lives, ranging from age and ethnicity to the fact that they are women, hence being a diverse group but still able to work together creating a common, diverse ground of perspectives on empowerment. The women in the groups are from diverse backgrounds and yet differences between them do not affect their possibilities for collective action. As explained by Harding (2004, 7-10), through collective action oppressed groups can gain knowledge and understanding of their oppression and subordination and transform it into a source of power, empowering themselves with the 'knowledge for one's projects'. The participants stated how they have learnt so much from each other and from the trainings, thus gaining awareness of their own situation and the society. The women were aware about the fact that their status is different from that of men and questioned the gendered status quo, which provides a powerful foundation for structural change. The gained understanding and awareness of one's own situation in relation to others are some of the most transformational benefits from women's groups and microcredit programs. The 'power from within' and the willingness to transform the gendered status quo, together with peer support, networking and increased mobility lead to positive change in women's lives.

What comes to microcredit and economic empowerment, my research results coincide with the study conducted in Bangladesh and referred to by Kabeer (2003, 181). Both studies indicate that access to microcredit leads to positive changes in women's lives: improve their self image and access to resources and assets as well as their position in the household decision-making. Peer support, capacity building and awareness-raising are equally important factors in the empowerment process. In Nepal, as well as in Bangladesh, microcredit programs have led to significant improvements in women's economic activity but mainly in the informal sector and in a narrow spectrum of occupations such as shop keeping and handicrafts, which does not necessarily challenge gendered division of labor.

Women's possibilities for participation in the societal life have improved but microcredit programs and women's groups alone are not capable of changing the gender hierarchy and eradicating social inequalities, although they can be challenged by the groups. The expected outcomes of microcredit programs; income generation, self-employment and alleviation of poverty (Visvanathan & Yoder, 2011, 47-48.) are, according to my results, possible to achieve: the women have established their own businesses, are earning income and becoming wealthier. Most of the women have become self-employed with the help of microcredit and have been empowered in various levels through the women's groups. The crucial question, from the feminist perspective, is how to transform the individual empowerment into structural change. Women need possibilities for greater agency and choice over their lives and access to formal financial services. Education, political participation and employment are resources that women should have access to in order to become empowered on a broader level (Kabeer, 2003, p. 170). Women's access to formal labor that can transform traditional gender roles is capable of challenging the gendered status quo; while microcredit programs providing women with loans for household and childcare, or self-employment in areas seen as women's labor might only strengthen women's traditional roles. Changes in the political and societal level are needed to transform the unequal gendered structures of the society.

All benefits described by the women can be linked to the process of empowerment. Their improved agency, stronger voice, access to new resources and achievements gained, are all parts of the larger picture, empowerment. Agency of the women has had transformative power when they have started to question, challenge and transform their roles and responsibilities. As members of women's groups and microcredit programs, women have acquired the important abilities to make decisions concerning their lives which can lead to greater control over the sources of power and challenging of existing power relations. To answer the research question, according to my research results, women's groups and microcredit programs can empower Nepali women to the extent where they gain access to important resources and improved agency, but still lack formal financial services and formal employment possibilities which could further empower them and challenge traditional gender roles and discrimination.

Gender hierarchy and roles need to be reshaped, and women's groups have potential to act as a catalyst for change. In the following figure, I indicate the factors that, according to my research results, are linked to empowerment.
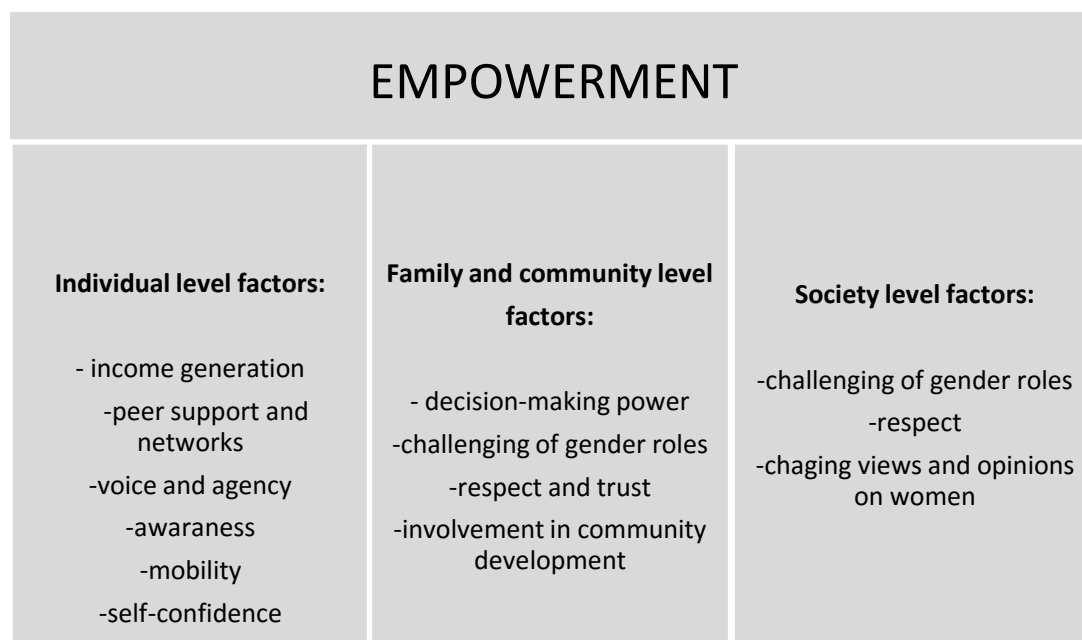
EMPOWERMENT

Individual level factors:

- income generation
-peer support and networks
-voice and agency
-awaraness
-mobility
-self-confidence

Family and community level factors:

- decision-making power
-challenging of gender roles
-respect and trust
-involvement in community development

Society level factors:

-challenging of gender roles
-respect
-chaging views and opinions on women

Figure 6.1 Factors linked to women's empowerment.

6.2 What to improve?

Women's groups and microcredit programs need to be multidimensional and provide credit, training and peer support in order to empower women. Women should have access to social and economic capital in order to improve their life situations. Women's groups could compile characteristics from self-help groups, mother's groups and 'new unions' in order to be multidimensional and to address the multiple roles of women. If other aspects of empowerment, apart from the economic ones, are taken into consideration, such as in the groups in my research, gendered structures of society can be challenged. (Bird et al., 2015, 70-78.) When women gain self-worth and –awareness and when collective action is given both intrinsic and instrumental value, social transformation can occur.

According to the interviews, it seems that the groups established by the women themselves, such as Suryadaya Mahila Samuha, are more women-oriented compared to the ones launched by microfinance institutions. Groups founded by women take as their starting point the needs and wishes of their members and are built upon women's perspectives and expectations, not upon institutions which, although emphasizing the economic empowerment of women, are still, after all, institutions with their own mandates and purposes including gaining profit from loan provision. For the group established by women, helping each other seemed to be the most important principle.

In order to achieve strategic changes through women's groups and microcredit programs, men need to be involved in promoting women's rights and gender equality, and training and workshops about women's rights could be arranged for them. In general, gender equality always needs to address all genders in order to challenge the predominant gender inequalities and imbalances. Just like women, men are a diverse group and by acknowledging men's multiple roles, and "caring masculinity", women's roles and gender hierarchy can change. (Bergmann, Scambor & Wojnicka, 2012, 2.) Gender hierarchy and traditional views on women can be changed if men are involved in promoting gender equality, and issues related to gender are discussed publicly. In a patriarchal society with strong views on masculinity, women's subordinate roles and gender hierarchy can be challenged by deconstructing and 'restructuring' the gendered structures of society and culture, which is possible only if both women and men are involved. Likewise, with support from male family members, women's traditional roles and status within the household can be challenged.

Even though women's groups have the capacity to empower women in multiple ways, alone they are not a magic tool; rather they are a component of the process of change and empowerment. Women have stated their hopes for better opportunities for employment and for knowledge on how to implement the skills gained from training into practice. For the women, it is not enough to learn the skills; they also want to get employed and wish for concrete assistance to establish their own businesses.

Many women opine that the training programs provided are too short to significantly increase their skills and capacity level. The women expect training to be more systematic and to teach them how to run a business. Nearly all of the interviewees hoped for employment opportunities or knowledge on how to expand their microenterprises. In Nepal the bleak reality is that the unemployment rate is very high and many young men and women travel abroad to earn a living in order to support their families (Ministry of Labour and Employment, 2013-2014, 8.) It is inevitable that many, especially women, need to rely on informal work in order to earn a living.

Providers of microcredit encourage women to develop their skills, take loans and start income generating activities by sharing experiences of other women who have benefitted from the groups and the credit. One participant mentioned that the staffs of the microcredit programs *"seem happier than us* [the women]". Training is often funded by the government or the municipality who decide the content of the training. Women's needs and wishes are often not seen as priority, although training and programs based on them would be the most beneficial for the members. Women's wishes should be taken as the starting point when developing trainings, which would make women feel more empowered and appreciated when their opinions are acknowledged. As stated by Bird et al. (2015, 81), women's movements that seek to address women's personal concerns first and then move on to broader, long-term goals seem to be the most successful. Mobilizing women on their own terms, such as in organic movements, can be seen as the most transformative way of collective action.

Discriminatory terms of membership should be avoided in women's groups in order for them to be inclusive. In one group, landless women are not able to be members and receive loans since they do not fulfill the preconditions for receiving microcredit. It is important to acknowledge that women's contexts and personal characteristics are diverse, and preconditions for membership are exclusionary and only enforce social hierarchies.

6.3 Recommendations for further research

In order to highlight the differences and intersectionalities of oppression women face, research focusing on questions of women as a unified group and if a "real" women's cause exists could be conducted. To investigate empowerment through women's groups and microcredit in depth, research could be conducted over a longer period of time and women interviewed several times. Women's role in family decision-making could be studied by scrutinizing the impact of their opinions, and whether they truly have a say or simply take part in it.

The link between women's empowerment and other issues such as domestic violence provides a vast field for research. Concentrating only on microcredit and its impact on women would provide an understanding of the ways microfinance institutions work and influence women's lives. Power structures and possible hidden political and cultural influences inside the groups could be researched on.

7 CONCLUSIONS

According to the interviews, women's groups and microcredit programs empower women, mainly economically, if women fulfill certain requirements such as land ownership, and have the opportunity for income generation and participation. Groups and programs should be more inclusive and developed from women's perspectives and needs. In addition to economic benefits, groups empower women by providing peer support and assistance, awareness raising and improvement of confidence and self-esteem.

Wider gender structures and hierarchy are not easily changed; women are still responsible for childcare and household chores, even while running their own businesses. Often women still feel that they need their husband's permission to go out and participate in the activities. This can be changed by challenging the views on women and the traditional gender roles: sharing of household responsibilities, and giving women and men's labor, both formal and informal, the same value.

Views on women and their roles are slowly changing as a part of wider structural changes and modernization of the society, but women's groups and microcredit programs possess possibilities not yet harnessed, that could change the patriarchal structures of the Nepali society and challenge women's oppression. These include raising awareness on the effects of gendered structures of society on women's possibilities to act as equal citizens, and developing training, women's groups and microcredit programs from the women's needs and perspectives.

The importance of engaging men and boys in raising awareness about women's rights, in restructuring gender roles and in promoting women's agency is essential. Combining education and formal income earning possibilities together with women's groups and the important support women share between each other would create transformative change in women's lives. Women's groups and microcredit programs are efficient and important tools for empowerment, but in order to challenge wider gendered structures and to erase gender inequality, changes in the views and norms about women are necessary. Women also need to find in themselves the will and awareness to challenge the status quo and improve their lives. Empowerment is a power that can be discovered within oneself, and supported by women's groups.

The majority of the research participants' economic situations have improved through income generation activities supported by microcredit provision. They have become more self-sufficient and capable of taking care of their businesses and household independently. Women have acquired awareness of their rights and willingness and courage to point out injustices and stand up for themselves and others. Women's confidence and self-esteem has improved, and capacity building and new skills gained through training are enhancing their possibilities for empowerment. Women have discovered their voice and access to agency. Women's mobility has expanded and they are more involved in the family decision-making and in community development, and respected at home and in communities. In some cases, domestic violence and discrimination have decreased as a result of the self-sufficiency and agency. In the societal level, views on women and the traditional gender roles have started to change; women are respected and have more opportunities. Overall, women's groups and microcredit programs are important catalysts for individual and societal level transformation, and in the process of change that is women's empowerment.

Sitting in front of her shop in Balkot, the woman with colorful outfit explains me how women's groups have helped women to come out of the shadows and raise awareness. She says: "*I feel so good that it* [the group] *has helped to draw attention to women.*"

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