

M.Sc. Development and International Relations, Global Gender Studies, Master Thesis

**Barriers for Economic, Political and Social Empowerment  
in Relation to Financial Inclusion of Urban Women  
Workers in Faridabad, India.**

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## **Abstract**

The concept of empowerment has been used in a variety of different ways and has therefore been difficult to define. It has been used by both activists, NGOs and larger development agencies. Especially, it has been understood as 'market empowerment' based on neoliberal values and the assumption that women's empowerment depends mainly on their income generation. However, this understanding of empowerment fails to take into account the interlinkedness of institutional and gendered structures of society which gender and power relations, subsequently hindering women's agency. In this thesis, however, we argue that empowerment should be understood through the interlinkedness of economic, social and political empowerment.

Bearing this in mind, the thesis is the result of a collaboration with Breakthrough India, a women's rights organization with focus on changing norms and values in society, on a project about urban women workers' financial inclusion. This thesis therefore examines: **What are the barriers of economic, social and political empowerment in relation to financial inclusion of urban women workers in Faridabad, India?** To answer our research question, we conducted individual and focus group interviews to use as data. We further formulated a theoretical framework on empowerment based on the work of Naila Kabeer (1999), Parpart et al (2002) and Lynn Horton (2017) to examine the empowerment processes of the urban women workers in Faridabad. Reading through our data, we made a thematic coding of the barriers, which we further applied our theoretical framework on. Based on the analysis of the barriers, we discussed the links between different empowerment indicators and economic, social and political empowerment.

Our study concludes that the lack of human, social, and economic resources as well as agency over them is the barrier to economic empowerment, social and political empowerment of urban women workers in Faridabad, India, as well as the absence of achievements in relation to financial inclusion. Insufficient economic resources impede the access to financial inclusion, restricts choices and therefore economic empowerment. The lack in human resources (restriction on education) further restricts economic empowerment and financial inclusion, due to less opportunities and financial literacy. The lack of empowering social resources, education, agency over the money due to gender roles as well as gendered practices, gender based violence and alcoholism all constitute barriers to social empowerment, affecting financial inclusion due to its restricting effects on the control over economic resources. The absence of political empowerment in terms of political action or political education in our data identifies this as a barrier to financial inclusion, since it disables political action to promote/demand

empowerment. Consequently, the paper contributes to empowerment literature by showing how aspects of economic, social and political empowerment are interlinked and should be regarded holistically.

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# 1. Introduction

Empowerment as a concept was first introduced in the 1980s by activists and scholars primarily from the Global South as an alternative to the Western notions of development, which mainly provided economic solutions to development problems. However, as Western top-down approaches to development failed to alleviate poverty, the discourse of empowerment (and women empowerment) spread to the mainstream development agencies within the 1990s (Horton, 2017).

Empowerment has today, according to Parpart et. al. (2002), become a popular, unquestioned ‘good’ aspired to by many institutions as well as non-governmental organizations. Despite of the initial intention of the concept, empowerment has been used in varied approaches such as microfinance schemes, which have relied on market structures to empower women, rather than addressing political or social structures. These approaches have shown varying effects and have at times failed their aims, as they did not take unequal gender relations and power dynamics as well as the women’s agency over the money into account (Mohapatra, 2012). Moreover, empowerment of women should not be an aim solely to include women in the workforce, but also to address their human rights. The necessity of a more holistic and transformative approach to women empowerment is therefore evident.

Despite of this, there is no literature where social, political and economic empowerment are analysed altogether. As students of both development and gender studies, we found this dilemma particular interesting. Therefore, we have for this thesis collaborated with a women’s rights organisation, Breakthrough India (hereafter referred to as Breakthrough), which exactly works through holistic empowerment approaches to change patriarchal norms and values in India. In one of their projects with urban women workers (called StreeLink), Breakthrough discovered that the women had limited knowledge and control over their income, which subsequently also prevented the women from leaving abusive relationships. Combining our interest for holistic empowerment approaches and Breakthroughs interest in financial inclusion (in terms of the access to and use of credit systems as well as the ability to have and control economic resources), we are therefore exploring the following:

## **What are the barriers for economic, social and political empowerment in relation to financial inclusion of the urban women workers in Faridabad, India?**

To answer our research question, we conducted individual and focus group interviews with urban women workers in Faridabad. In the data gathered from these interviews, we found recurrent themes of barriers to analyse. We therefore applied theories and indicators of



empowerment to identify these barriers and to understand how these barriers relate to economic, social and political empowerment. The choice of these theories will be elaborated on in the methodology.

## 2. Background

In this section, we will start by presenting some historical background of the NGO Breakthrough India, which has had an influence on the direction of this thesis. This will be done in order for the reader to gain an understanding of how this organization came to be. Hereafter, we will, in the section ‘Patriarchy, Collectivism and Hierarchy in India,’ account for some of the complex structures in the Indian society, which pose challenges in terms of women empowerment and gender equality in India. Lastly, we will, in the section ‘Gender and Colonialism’, briefly explain how colonialism have had an impact on the Indian society in terms of gender.

### 2.1 Collaboration Partner - Breakthrough India

Breakthrough India is a local women rights NGO, founded in 1999 by Mallika Dutt. Breakthrough works “*to make violence against women and girls unacceptable*” (Breakthrough, Our Story, n.d) by changing the norms and culture enabling it, through pop culture and media. Breakthrough was born with the production of a music album and video named ‘Mann Ke Manjeere an album of Women’s Dreams’, telling the true story of a young wife, breaking out of her abusive marriage and becoming a truck driver to provide for herself and her child. The album received attention all over the country, topped with the national MTV award of ‘Best Indipop Music Video’ reaching 26 million households. A full campaign against domestic violence has been based on the success of the music video.

Breakthrough is today running different programmes within four focus areas on Adolescent Empowerment, Early Marriage, Domestic Violence, Sexual Harassment and Gender-Based Sex Selection. Breakthrough has four offices in different Indian states with 80 full time employees and 80-90 community mobilizers. Additionally, there is another branch of Breakthrough in the USA, under the same incumbent CEO. Breakthrough believes in the change from the individual to the change in the larger community. At the headquarters in Delhi, Breakthrough has different departments focussing on: Monitoring and Evaluation, Programme Implementation, Knowledge Strategies and Planning, Content & Design, Monitoring & Evaluation, Human Resource Management, Advocacy and Knowledge Management, Media,

Resource Mobilization & Communication and Programmes (Breakthrough, Our Story, n.d.; Annex 4).

Our research contributes to the Breakthrough programme ‘StreeLink’, which addresses violence against women in the garment factories in India. Violence here includes emotional, verbal mental and physical abuse. The StreeLink Programme seeks to create:

“a platform that allows women to share, exchange and collaborate with other women to deal with a variety of problems at home, in public spaces and at work-spaces to get practical, actionable solutions and find strength from each other. The idea that women are not each other’s enemies but reinforcing the need and culture of sisterhood” (Breakthrough, n.d. (a)).

It is in the context of this programme that Breakthrough identified women’s financial dependency as an obstacle to leave abusive marriages and therefore asked us to research the barriers to financial inclusion.

## 2.2 Patriarchy, Collectivism and Hierarchy in India

Due to the diverse nature of the Indian culture, generalization about the Indian family may be seen as an oversimplification. However, Indian families are commonly considered as large, patriarchal and collectivistic joint families (Rakesh K. Chadda, Koushik Sinha Deb, 2013). Throughout this section, we will provide a brief background on the aspects of patriarchy and collectivism found in the Indian society and family patterns as well as the influence of hierarchy in relation to intersectionality. These aspects can provide a better understanding of the status and lives of women in India, which will be useful when moving into the analysis of our conducted interviews regarding the processes of empowerment of women workers in Faridabad.

Although there may be different ways to understand and interpret the terms patriarchy, Laurien Alexandre (2004) states that the word patriarchy is today commonly understood as describing a “‘*male-dominated society*’ with deep social structures that are male dominated, male identified, and male centered” (p. 2). Within feminist research, Sylvia Walby (1989) defines patriarchy as “*a system of social structures, and practices in which men dominate, oppress and exploit women*” (p. 214). The social structure aspect of this quote is important, as it rejects the notion that traditional gender roles and norms are innate. Patriarchy and male superiority is deeply rooted in the Indian society. In relation to patriarchy in the Indian context, Chakravarti (1993) was one of the first feminist scholars to examine the concept of ‘brahmanical patriarchy,’ which refers to the subordination of women as an important

component in sustaining the caste system that is deeply rooted in the Indian society, in which the Brahmins are considered the highest Hindu caste.

As mentioned by Gangoli (2007), many Indian laws and legislations have been put in place specifically in order to protect women's rights. This includes certain articles in the Indian constitution focusing on gender equality, the Prohibition of Child Marriage Act of 2006, the Dowry Prohibition Act of 1961 and others. However, although the Indian women theoretically should be able to enjoy these rights, they are often being denied them in practice. Moreover, although prohibited by law, dowry is still commonly demanded upon marriage in India and is also considered to be one of the reasons leading to son preference. According to Rew et. al. (2013), daughters are often viewed as 'paraya dhan,' (meaning someone else's wealth), which means they are often seen as belonging to the household of their (future) husbands. In relation to this, a son will commonly remain with their parents after marriage, which means that the son will be there to take care of the parents in old age, while daughters, in contrast, will usually have to leave her parents behind (Rew et. al., 2013). The strong son preference in India is also clearly visible in the increasingly skewed gender ratio that has been seen in the country over the last decades. The 2011 census of India showed that the country's sex ratio was 940 females per 1000 males (Ministry of Home Affairs, 2011), suggesting that female infanticide and/or abortions of female fetuses take place in great numbers throughout the country. In addition to this, the low female labor force participation in formal, organised work (24% against the male 79.1%) shows how the patriarchal values also influences Indian labor market (World Bank, 2019).

Apart from the patriarchy, the Indian society is generally collectivistic, meaning that it promotes social cohesion and interdependence (Chadda & Deb, 2013). In collectivistic societies, people tend to base their life satisfactory judgements not only on emotional states, but also on societal norms in particular (Suh, Diener, Oishi, & Triandis, 1998, as cited in Bhullar et. al, 2012). Certain scholars argue that India today has a mixture of collectivistic and individualistic values, though Grishma Shah (2009) state that while the young Indians (particularly from the Indian middle class) will loosen their reins on workplace collectivism, they will strive to preserve the traditional collectivistic values when it comes to family.

The concept of intersectionality, which will be further explained in the section on 'Theories and Concepts', is another aspect that may be interesting to take into consideration when looking at and trying to understand the lives of women in India. Briefly defined, intersectionality is a concept that refers to the intersection of different social categories. As mentioned by Kantola and Lombardo (2017), the focus of an intersectional analysis should be

on “*the inequalities, marginalizations and dominations that the interactions of gender, race, class and other systems of inequality produce*” (p. 8).

India is a rather complex country in terms of the size and diversity of the population, which includes various religious backgrounds, caste, class, mother tongue etc. Furthermore, hierarchy is deeply rooted in the Indian society, and the hierarchical position of a person is often determined based on social identities such as gender, age, class, caste etc. Indian women and girls therefore experience varying degrees of inequalities, abuse and marginalization as a result of their hierarchical position as well as the intersection of two or more of these social identities (Dey and Orton, 2012, p. 88-89). Due to the complex diversity of the population, as well as the deeply rooted sense of hierarchy in the Indian society, it is therefore also interesting to keep the concept of intersectionality in mind (further elaborated in ‘Theories and Concepts’), when studying the lives of women workers in Faridabad.

## 2.3 Colonialism and Gender in India

In addition to the concepts of patriarchy, collectivism and hierarchy in India, another aspect that has also had a strong influence on the Indian society and gender (in)equality is colonialism. Although this thesis will not focus on colonialism, the British colonization of India constitutes a chapter of Indian history, which still has substantial influence on the society today. Therefore, we will in this section present the dynamics between colonialism and gender in India.

Generally, gender as a concept has been imported by colonialists and served to establish a certain hierarchy between colonizers and colonized (Lugones, 2007). Addressing female inequality in India served the British as an argument in order to justify their rule. Therefore, the colonizers victimized Indian women and portrayed imperialism as the foundation of ‘good society’ to protect the women from her own race, as described by Spivak (as quoted in Kerner, 2015). Hence, Britain had an interest in liberalizing gender relation, but simultaneously maintaining them to demonstrate that India “*was not fit for independence*” (Liddle & Joshi 1985, p. 154). The colonialists therefore introduced several laws in order to liberalize women’s rights in India to demonstrate “*the Western culture’s superiority in relations between men and women.*” (Liddle & Joshi 1985, p. 154). However, some of the legal amendments deteriorated the women’s position. by for example imposing Brahmin law on all castes, which prohibited lower caste women to divorce and remarry and introduced the right of sex for the husband by law. British rule was based on the pillar of male supremacy, thus equality movements organizing against both male domination and imperialism in their fight

against subordination. Therefore, autonomous women's organizations played a crucial role in the national liberation movement, overthrowing imperialism, subjugation and exploitation as well as influenced the position of the women in the postcolonial period. However, male domination did not end with political independence (Liddle & Joshi 1985).

### 3. Literature review

While our main theories on empowerment as a concept will be elaborated in the coming theory section, it is firstly important to situate our study within the body of existing literature on women empowerment in the Indian subcontinent, the barriers to empowerment for urban women workers, and how different kinds of empowerment relate to each other.

In terms of political empowerment, Mudit Kumar Singh (2018) examined different approaches by civil society organizations as well as village governments (called Panchayati Raj Institutions or PRIs), when implementing development projects in North Indian states. The results of the study showed that merely providing women with power and position in local governance did little to empower women in any other aspects of life. This is due to the fact that the interventions did not address other social barriers such as financial literacy and unequal division of household labor which hindered gender equality, thereby proving the need for a more holistic approach to empowerment.

The work of Sandya Hewamanne (2018) focuses on the empowering effects of paid work and is thus a bit further away from our research topic, but the focus group is similar: female garment workers in factories (of Sri Lanka). She carried out in-depth interviews over 12 years and collected life stories of women and their views on their empowerment in relation to their work. The results of her research show how global assembly line work pose both barriers to and opportunities of women empowerment and breaking down patriarchal norms, as the women both experienced that they gained voice and agency in social relations, but also "*long hours working, stressful target oriented production and low wages*" (Hewamanne, 2018, p. 2173).

While looking into barriers, the work of Akhunzada et al. (2015) differs from our focus in terms of the focus group and geography, but also aims to examine what kind of barriers there are to women's empowerment. Through structured interviews with women workers of vocational training institutes in Pakistan, they examined the various socio-cultural barriers of the women and found that lack of decision-making agency, cultural preference of sons, gender-based violence and discrimination in family assets were the key barriers. However, this study

left little room for the women to bring up topics of their own concerns. Kamala Mohapatra (2012) also focuses his work on the vulnerabilities of women workers in the informal sector in India. The focus group included 500 women of several occupations, hereunder garment workers. The study concluded that gender inequalities played a big role in the vulnerabilities of the women in terms of limited bargaining power, lack of control over earnings, need to balance paid work with care for children and homework as well as limited access to institutional credit, training and information (Mohapatra, 2012). Therefore, income generation was not enough to improve their socio-economic status and empowerment in household decisions. Furthermore, Mohapatra's study showed that the most determining factor of vulnerability was poor literacy and lack of awareness. While this study focuses on 'vulnerabilities' rather than empowerment, it has been inspiring and enlightening for our pre-understanding of the 'barriers' women workers face in India.

Since the starting point of this collaboration with Breakthrough was the financial inclusion, we have also included here literature which examines the empowering effects of different credit systems. Existing research on women empowerment in terms of credit systems in the Subcontinent of India tends to focus on microfinance – with differing perspectives and results of the empowering effect. The theory of Lynn Horton (2017) on the 'market empowerment' model of microfinance will be elaborated on in 'Theory and Concepts', but in this context, it is interesting how Lombe, Newransky & Kayser (2012) studied the effects of a microcredit group and the perceptions of barriers to social inclusion of widowed and abandoned women from Tamil Nadu after the Indian Ocean Tsunami in 2004. The intersectional study showed varying results dependent on age, educational level and factors such as social stigma regarding widowhood or abandonment. However, it is mentioned that additional categories as well as the group dynamics should be examined. Nathalie Holvoet (2005) too studied microfinance and its empowering effects on women in India, but against the backdrop of critical research, which pointed to deterioration of women's overall well-being. Therefore, Holvoet (2005) looked into so-called microfinance plus groups, which besides the credit itself included additional financial services, enterprise development services and welfare-related services such as gender awareness training, to test the decision-making agency dimension of empowerment. The results were positive, showing that direct bank-borrower credit delivery did not affect women's decision-making agency, while decision-making patterns were altered when financial and social group intermediation was added to the microfinance.

Even though most academic literature on credit systems in India concerns microfinance, Mersland & Eggen (2008) examines the concept of Rotating Savings and Credit

Associations (ROCSAs or also commonly referred to as ‘committees’ in India). Accordingly, ROCSAs are the oldest financial system of the world, and members meet to pool savings together and distribute loans to the members. However, according to Mersland & Eggen (2008), ROCSAs struggle with loss of savings, elite capture, theft, inflexible savings and credit design as well as exclusion of vulnerable members. The study therefore examines how the ROCSAs and self help microfinance groups can be combined in order to achieve the most empowering effects and combating the negative aspects of each credit system, arguing for a holistic approach.

As attempted to show in this literature review, there is a large amount literature on women empowerment in the Indian Subcontinent. However, much of the literature aims to evaluate the empowering effect of existing projects, while our research in contrast takes a step back and examines the women’s realities and barriers to empowerment in their daily lives before any interventions. The examination of the barriers and vulnerabilities has been researched by others too, but less comprehensive due to research design and structured interviews and without the analysis of empowerment barriers. Finally, while there is a large amount of literature pointing to the need of a holistic approach to empowerment, there is no literature where social, political and economic empowerment are analysed altogether. Our research thus attempts to fill this research gap.

## 4. Methodology

This section will introduce methodological considerations of the thesis and give insight to how the project is structured. We will here describe our ‘Choice of Focus’, ‘Choice and Use of Theories and Concepts’, ‘Research Strategy’, ‘Ontological and Epistemological Point of Departure’, ‘Material and Data’, ‘Data Collection’, ‘Ethical Considerations’, ‘Validity and Reliability’ and ‘Limitations’.

### 4.1 Choice of Focus

Prior to starting our thesis work, we had decided that we were interested in writing about women empowerment, possibly reflecting critically on market empowerment. Furthermore one of our priorities has been to form a collaboration with an NGO in order to explore a different dimension to our thesis work, challenge ourselves and gain further insight to the NGO world, as well as finding a way in which our thesis work could be beneficial for others. With our interest in gender issues and specialization in Global Gender Studies, it was important to us

that it would be an NGO, which focused on gender related issues. We quickly became interested in Breakthrough India, which focuses on women empowerment and changing of social norms within the Indian society. This aspect has been specifically interesting for us, as we generally think that norm change as an approach to challenging gender based violence and sexual harassment is an important aspect to prevent these crimes, rather than mainly focussing on supporting survivors. Therefore, we specifically interested in collaborating with Breakthrough.

After reaching out to Breakthrough, presenting ourselves and our academic background as well as explaining our intentions in terms of a possible research collaboration, we were pleased to find that Breakthrough also could see potential in a such collaboration. Through two skype meetings, we were, along with Breakthrough, able to identify how our research could contribute to their work. Breakthrough indicated that they required knowledge regarding the barriers to financial inclusion for the women workers in Faridabad, which is connected to their StreeLink programme. Thus, we constructed our research question and thesis in a way to integrate their needs as well. Therefore, Breakthrough has been influential in the direction of our thesis. However, as it has been in line with our idea to write about women empowerment and still enabled us to add the dimension of critically reflecting on common economic empowerment approaches, the collaboration has been beneficial for both partners. We wanted to write critically about economic empowerment approaches, as we became aware how microcredits given out to women not necessarily address all of the dimensions of disempowerment, therefore reducing the empowering effects. Hence, we decided that the interlinkedness of different empowerment would be an interesting topic to write about.

## 4.2 Choice and Use of Theories and Concepts

In this section, we will account for the theories and concepts that have guided our analysis. While the content of them will be elaborated in the section ‘Theories and Concepts’, we will here explain why these theories and concepts will help us answering our research question: **What are the barriers for economic, social and political empowerment in relation to financial inclusion of the urban women workers in Faridabad?**

### 4.2.1 Intersectionality

Firstly, we have used the concept of intersectionality to examine the intersections of the women’s social identities. While this is not the main focus of our research, these intersections



may affect the women's empowerment processes in defining ways. Furthermore, even though the women belonged to many of the same social groups in terms of gender, class, urban etc, there may be variations among the women which show different barriers to empowerment and disempowerment.

#### 4.2.2 Power

The concept of power will be introduced as well, not because it is a main focus of our research, but because it will help understand the concepts of empowerment in the analysis. Different thinkers on power, such as Foucault (as cited in Parpart et al., 2002), Lukes (1974), Allen (1999), Kabeer (1999) and Parpart et. al. (2002) will therefore be presented in order to understand the variations of the term power and how it relates to empowerment.

#### 4.2.3 Empowerment

Since the concept of empowerment is the overarching focus of our research and therefore, we are introducing several scholars on empowerment who present different aspects.

Firstly, we will use Parpart et al. (2002) to understand the general workings and nuances of empowerment in relation to power, but also due to their attention to the influence of local, national and global structures on empowerment.

Secondly, while the work of Parpart et al. concerns empowerment in general, the writings of Lynn Horton (2017) will be introduced, as she focuses on the empowerment particularly in relation to market structures, which is interesting for us as we analyse the barriers to empowerment in relation to financial inclusion. Her work furthermore presents two different models of empowerment, the first one coined 'market empowerment' and the second 'transformative empowerment'. The former model will in our research serve as an example of how empowerment can be misunderstood and simplified, while the latter model is the encapsulation of different scholars of empowerment, who point to the necessity of a holistic approach to empowerment.

Thirdly, we are using Naila Kabeer's theoretical framework to identify the barriers the women are experiencing towards their empowerment which are related to agency, resources or achievements. Agency, resources and achievements are therefore indicators to us in as much as we analyse if these parameters are missing in the women's living circumstances from our data, thus constructing a barrier to empowerment in the Faridabad communities. Furthermore, Kabeer's research focuses on Asia and includes many case studies from India, which means

that her findings are often very relevant in terms of the cultural context. Thus as an Indian born scholar she also enables us to get a better understanding of the culture which is important as we are applying a standpoint epistemology.

Generally for empowerment, we will in the 'Theories and Concepts' section group the arguments of the empowerment scholars, rather than each scholar separately, in order to avoid repetition and to ensure flow of the text. It will further allow us to establish our own argument of complexity, which will lead into our theoretical operationalization. Furthermore, we will define economic, social and political empowerment and show how the three empowerments are interlinked to further strengthen our complexity argument.

### 4.3 Research Strategy

This thesis applies a qualitative research strategy as we are applying qualitative data in forms of individual semi-structured interviews and focus group discussions. We chose to conduct the individual semi-structured interviews in order to collect in depth answers and to ensure that the data will cover certain themes and to address more sensitive questions in the setting of an individual interview, offering more confidentiality and security. Meanwhile, we also conducted FGDs, providing the women the opportunity to raise issues and concerns of their own in relation to their economic empowerment barriers. This approach suits our feminist standpoint epistemology and is in line with the objectives of feminist research.

In terms of the research process, we have firstly reviewed women empowerment literature and theories to arrive at a problem formulation and research question, combined with the needs of Breakthrough. After having collected the data, we have selected the women empowerment theories, which will guide our analysis.

For the analysis, we have examined the data in order to identify recurrent themes and patterns, which are barriers to the women's empowerment. Subsequently, we grouped the themes and used them as headings for the analysis: 'Economic Resources', 'Access and Availability', 'Financial Literacy', 'Trust and Perception', 'Household' and 'Future Plans'. Therefore, we worked inductively and moreover have a thematic structure in the analysis (Bryman, 2012). Based on the works of different empowerment scholars, we formulated a theoretical framework for empowerment, which we applied in the analysis in order to identify the barriers for women's economic, social and political empowerment in relation to financial inclusion. Moreover, the theories selected will provide explanatory arguments of which factors constitute barriers to economic, social and political empowerment in our sample and how the

barriers relate to dimensions of empowerment (Walliman, 2006). Further, the themes either related to the public or private sphere, where the women experienced barriers to financial inclusion. In the analysis, we will firstly examine the public sphere such as the interactions the women have with the credit systems, the marketplace and economic resources and will subsequently move to the private sphere for further analysis of the barriers in the household. As gender is an aspect which is evident both throughout the public and private sphere, we will address gender as a variable to financial inclusion throughout the analysis.

#### 4.4 Ontological and Epistemological Point of Departure

In order to establish a theoretical basis for this research, we will explain our ontological and epistemological point of departure to account for how we see social phenomena and how we are studying them. Firstly, this thesis lays its foundation in a social constructivist ontology in relation to the social world (Collin, 2013). It is built upon the assumption that social organizations and cultures are being constructed through human interaction, and thus are not static and pre-given (Bryman, 2012). For the context of this research, this means that we see the concepts of gender, biological sex and the societal gender, attributed to bodies, as categories constructed by society. Vice versa, this also entails the possibility that gender roles and norms can also be altered through social construction (Detel, 2015). As we will also analyze the social barriers for women empowerment, we presuppose the possibility that discriminating gender roles, norms and practices can be altered in a way to promote, rather than impede, women empowerment. Thus, one of the aims of our analysis is to outline and pay attention to such impeding social norms and practices so that they can be altered eventually.

In addition to this, our research is based on a feminist standpoint epistemology based on the Marxist notion that individuals experience the world based on their positioning within society and their therefore differently lived experiences. Marxism suggests that the oppressed and the oppressor experience the social world they live in inherently different. The oppressed epistemically understands both the position of the oppressor as well as the oppressed, as it lives in it. The oppressor on the other hand can solely understand the world from their own perspective. This leaves the oppressed with a knowledge advantage, as they also understand social reality from the perspective of the oppressed including the underlying social order and experiences. Based on this assumption, feminists add that women have an epistemological advantage over men due to their positioning within society, as they can also understand social reality from the oppressed (as women), leading to a “*strong objectivity in which the conclusions*

*reached by women are 'less distored and self interested' and thus 'will yield a more accurate picture of social reality' (Seymour as quoted by Sikka, 2019).* Intersectionality (see 'Theories and Concepts') suggests however that oppression also derives from other intersecting categories such as race, disabilities, class, age etc. Therefore, the experiences of women are diverse and not all women are being oppressed in the same ways. However, their common ground is the general factor of being women and disadvantaged compared to men (Landau, 2014). Consequently, we as northern European white women attaining a university have a different positioning in the social world due to socialization and privileges than the women workers in Faridabad do, which leaves us with a different understanding and experience of oppression. Therefore, in order to account for this different positioning, we reflected on our own privileges and positioning, in order to become aware of our bias. As this thesis takes its point of departure in the urban women workers in Faridabad, the research method of using interviews in order to analyse the barriers for social, economic and political empowerment in relation to financial inclusion provided us with the opportunity to understand the women's experiences better and voice their concerns through our research. As suggested by Ackerly and True, to study social phenomena requires researchers to study them from the position of the oppressed to conclude about the existence of inequalities and how they are being reproduced through social systems in order to understand the social world at large better (Ackerly & True, 2010; Weissmann, 2017).

In order to facilitate our research, we have restricted our analysis to the binary biological category of women. This entails a certain epistemological power (Ackerly & True, 2010) as our framed category of women might include individuals, who do not identify themselves as women. Therefore, not differentiating between different gender identities limits our study in a certain way, as we for example cannot understand additional intersectional barriers the rights holders are facing towards their empowerment. Nevertheless, we have chosen not to ask about the participant's gender identity to utilize it as a further category of analysis, as this might have restricted our access to the data, due to the high sensitivity of this topic. Moreover, this research has been conducted in cooperation with Breakthrough India, who also applies a binary definition of gender in their programmes, as their major target group are women and girls. This has been done due to practicalities rather than Breakthrough's conviction of what constitutes gender (Annex 4). We therefore aligned with this approach.

## 4.5 Material and Data

Our interview data in total consists of 16 individual interviews with women workers, 4 focus group interviews with women workers and 4 individual interviews with informal money lenders. In total we therefore interviewed approximately 70 people. The table below will create an overview of certain characteristics of the interview participants. Note that the ‘No.’, in the table, for the FGDs aims to describe how the number of participants changed throughout the interviews, from the lowest amount of participants and up till the highest amount of participants.

| <b>Date</b>   | <b>Inter-view</b> | <b>No.<sup>1</sup></b> | <b>Age</b>                | <b>Marital/occupational status</b>   | <b>Characteristics of group</b>   | <b>Setting</b>  |
|---------------|-------------------|------------------------|---------------------------|--|---|---|
| 30/03<br>2019 | <b>FGD1</b>       | 15-18                  | Unknown, but in 20s - 50s | All married. Cooks, tailors, cutting aluminum/rubber in factories, running a toy shop, maid, domestic worker | Very talkative group, only few shy ones. They often laughed and seemed comfortable around each other.                                   | Community center. Many of the women brought small children. |
| 31/03<br>2019 | <b>FGD2</b>       | 7-12                   | 24 - unknown              | Mostly married, one unmarried. Factory workers and metal cutters, health workers, HR                         | Less talkative, division between older group of women with more financial means, and younger group of women with lesser economic means. | Private house/courtyard                                     |

<sup>1</sup> The numbers here are changing, as the number of women present during the FGDs changed due to people walking in and out throughout the sessions.

|                               |   |       |   |  |   |  |
|-------------------------------|---|-------|---|--|---|--|
|                               |   |       |   | assistant.   |   |  |
| 07/04<br>2019                 | <b>FGD3</b>                                   | 6-9   | 19 -<br>unknown   | Mostly<br>married, few<br>unmarried.<br>Teachers,<br>factory<br>workers, shop<br>keepers,<br>domestic<br>workers,<br>health<br>workers,<br>receptionist. | Less talkative in beginning,<br>but warmed up later.<br>Especially 3-4 dominant<br>women.       | Health clinic, small<br>and very hot room.                 |
| 07/04<br>2019                 | <b>FGD4</b>                                   | 7- 15 | Unknown,<br>but app.<br>between<br>20 - 50<br>years old | All married.<br>Street vendors,<br>health<br>workers,<br>domestic<br>workers,  | Less talkative group, did not<br>all know each other and<br>many unfamiliar to<br>Breakthrough. | Community center.<br>Male children often<br>disturbed      |
| 31/03<br>and<br>02/04<br>2019 | <b>Indivi-<br/>dual<br/>women<br/>workers</b> | 16    | Between<br>19 - 43                                      | 13 married, 3<br>unmarried.<br>Mainly factory<br>workers.  |   | 3 during FGD2.<br>13 in factories, large<br>meeting rooms. |
| 04/04<br>2019                 | <b>Indivi-<br/>dual<br/>money<br/>lenders</b> | 4     | Between<br>33 - 65                                      | All married.   | 3 male, 1 female.   | In the homes/offices<br>of the money<br>lenders            |

## 4.6 Data Collection

This section will elaborate on the process of the interviews conducted. Together with Breakthrough, we had initially identified three groups of interviewees before the field trip: individual women workers, women workers in their communities and money lenders. While the first two groups were identified by us, Breakthrough further requested that we included money lenders as interviewees. Finally, we decided to do individual interviews with a member of the Breakthrough staff to gain insight in the organisation.

### 4.6.1 Interview Guide for Individual Interviews

We aimed at making the individual interviews with urban women workers semi-structured to allow the interviewees provide insight to topics that were not necessarily covered in the interview guide, but which were important for them. Due to different situatedness, it was particularly important that the interviewees could express their point of view. Therefore, we encouraged our translators to allow the interviewees to divert from the topics of the interview guide and further to ask follow-up questions on interesting topics or insights provided by the women. However, due to the uncertainty of how the questions would be translated, we drafted the interview guide rather strict with many questions in order to ensure that the translators understood the topics that we wanted to cover. Thus, many of the initial questions were not open-ended. As prescribed by Bryman (2008), we prepared the interview guide to start with ‘facesheet’ information, firstly to create a certain thematic order of the questions to facilitate conversation, secondly to avoid leading questions and thirdly to ensure that the questions related to our research question. Finally, the intention with the facesheet questions was also to establish a trust base for the upcoming questions, which were more personal.

### 4.6.2 Samples of Individual Interviews

In terms of sample size, we had originally requested 10 women workers interviewees – in case some of the interviews could not be used (recording problems, cancellation, interruption etc) – to ensure theoretical saturation of the data (Bryman, 2012). This implies to have enough data to trace and analyse the patterns of barriers to economic political and social empowerment in relation to financial inclusion for women workers in Faridabad. However, Breakthrough ensured 16 individual interviews with women workers. While we had not requested any categories for sampling other than being female factory workers, we were asked at the second category if we preferred to talk to married or unmarried women. We asked to have a mixed

group for greater representation of different barriers that women face. Thereby, even though we aimed for a randomised sample, we still practised some extent of purposive sampling to ensure that we had sufficient variety in the resulting sample. Purposive sampling is strategic form of choosing participants with the purpose of ensuring that the interviewees cover all the dimensions relevant for the research question (Bryman, 2008, p. 418).

#### 4.6.3 Setting of the Individual Interviews

11 of the interviews were carried out at two factories in their meeting room as planned with us, while the other 5 were carried out parallelly with the focus group discussions. While we were aware that it would be ideal to conduct the interviews in separate rooms to ensure a safe setting for the interviewees, we had to use these larger rooms and construct safe corners for each parallel interview. The first five interviews were conducted in the communities in the corners of the same room as the focus group discussions were carried out, after discreetly being asked by Breakthrough team members to participate. Even though this was not ideal, it was done to ensure that we at least would have some individual interviews in case the factory rejected our query to conduct interviews at the factory (since this took place before the factory had accepted).

In the factories, we arranged seating in the four different corners of the room out of hearing reach. For each seating arrangement, we placed a chair for the interviewee, the translator and one of us in a triangle. Both rooms were used for P.A.C.E. programmes for The Gap<sup>2</sup> and were thus known to the women as safe spaces. The interviews at the first factory were uninterrupted, however, one of the management staff was present in the corner of the room. In the second factory, the room was used as a hallway to offices at the end of the room, and a few male staff members went back and forth across the room during the interviews. Furthermore, the interviewees were identified continuously, and thus were sent to the meeting room and waited in que to have their interview. In both locations, the setting was thus not completely isolated, which is otherwise to be preferred to ensure that the interviewees are comfortable sharing personal stories. While the women did not openly seem to notice any disturbance from the setting, it can have been a factor, which interlinked with the power hierarchies might have prevented them from being more open. This in turn affects our data, which shows that some of the individual interviews provide less insight to the social barriers.

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<sup>2</sup> Personal Advancement & Career Enhancement (P.A.C.E.) Programme implemented in cooperation with one of the industrial partners in order to provide the women workers in the garment factories with education and skills, for them to advance in the work field and personal live (Gap Inc., P.A.C.E. - Empowering Women n.d)



At the first factory, the interviews took place during the lunch break of the workers, while the interviews at the second factory was in the middle of their work. However, Breakthrough ensured that the interviews would not affect the salaries of the workers, as they selected the workers who were close to their target line for the day.

#### 4.6.4 Moneylender Interviews

The setting and format of the four interviews with moneylenders varied quite from interview to interview. Three interviewees were identified through the community mobilisers of StreeLink, who therefore also participated in these interviews. In the first two interviews, the three of us also participated along with five Breakthrough employees. This high number of participants was unknown to us beforehand, but since it did not seem to disturb the first interviewee, we carried on with the same number of observers. In the second interview, the money lending was a family business and therefore, the father and his two sons were all interviewed together. Unfortunately, the interview was interrupted quickly by the money lenders who demanded that the recording was stopped, apparently after they felt uncomfortable disclosing information about their moneylending activities. After revising our interview format, we decided to send only one of us along with two Breakthrough employees to ensure a less confrontational setting for the interviewee. In all cases, the interviews were held either in the homes or offices of the money lenders, creating a safe setting of their own choice. The interviews were carried out by a male member of Breakthrough with knowledge of the local dialect, since it differed from other dialects of Hindi. The interviewer further shared that the male interviewees would feel more comfortable with a male interviewer due to the patriarchal norms. Here the local knowledge of the Breakthrough staff has been advantageous to overcome cultural barriers and to improve the quality of our data. The last interviewee were known to a members of the Breakthrough team from his personal life and was conducted one-on-one without our presence and recording. The notes were instead written down by the interviewer both immediately and afterwards and subsequently sent to the translator. This of course affects the quality of the data, since some information could be both lost or interpreted by the interviewer. But this was the only way that the interview could be conducted, since the interviewer wanted to create a more personal and relaxed setting. Due to the illegal nature of moneylending, the interviewers were in all cases careful not to intimidate the interviewee and also judged the situation to adjust the questions accordingly if the interviewee did not seem comfortable.

#### 4.6.5 Translators/ Interviewers

Since none of us speak Hindi, we had to use translators for the interviews with women workers and money lenders. The translators, who conducted the interviews, were employees at Breakthrough who took out extra time to help us and thus played a crucial role in the data collection. The translators did not only serve the purpose of translating, but also to make the women and money lenders feel more comfortable. According to Williamson et al (2001), the match of certain 'socio-demographic characteristics' between the translator and interviewee is useful to establish trust and to build a rapport. It should be noted, however, how the topic of the interview – financial inclusion – might have put light to the class divisions and in turn affected the women's responses, since the translators came from more privileged positions, class and caste. However, most of the women were already familiar with Breakthrough, which created trust and reliability to the situation.

Since it was soon clear that the team in Breakthrough had decided to translate as well as modify our interview guide to the context, we were both confident in the research competences of the team and their expert knowledge, but also unsure in how far we should give instructions about the procedures. In hindsight, generally, we should have briefed our translators more carefully about interview techniques beforehand, but this did not seem appropriate or necessary in the setting. The result was that the translators had quite different interview techniques, where some allowed for more fluent conversations with constant eye contact and follow up questions, while one noted down most answers, leaving the interviewee to wait for the translator to finish the notes. These differences may have had an effect on the comfortability of the women and thus also their willingness to open up to the translator, which might show in the data.

The interviews were not translated directly to us during the interviews in order to create more coherent conversations and to avoid alienating both the women and money lenders - and in case of the individual women workers in the middle of their working hours, to save time. This, on the other hand, had the disadvantage of us not being able to pose follow-up questions ourselves or to redirect the conversations. Even though we would have asked different follow-up questions, which again would have affected the data, it was the only practical option in the situation.

Although it had also been possible to commission the interviews to the translators entirely, we still deem our presence very valuable for the data collection. Indeed it showed valuable, as we could explain the translators/moderators before the interviews, during the team

meetings, on overall interview techniques and the differences between the focus groups and the individual interviews, as well as prepare the seating arrangement in the most comfortable, private way possible. Furthermore, during the interviews we were able to brief the translators on the importance of establishing a good trust base with the interviewees, at the factories as it came in the situation to our notice that we did not do this sufficiently beforehand. Additionally, we ensured that they gave the interviewees all the information about the research and what we would use the data for. During the interviews, we observed and took notes on the atmosphere, setting and reactions of the interviewees. Being part of the interviews and receiving a rough translation from the translators immediately after the interviews, also allowed us to revise some of the questions, rearrange, ask further questions or change format for the next interviews e.g. in case of the moneylender format. Finally, we were able to ensure more privacy for the interviews, than might otherwise have been the case, as we asked the Breakthrough team members to remove bystanders, such as husbands, neighbours or older children, from the interview setting. Thereby, our presence in the interviews played an important role despite the language barrier.

#### 4.6.6 Transcription

With only few exceptions, all the interviews were recorded and transcribed/translated directly into English in order to “*correct the natural limitations of our memories*” (Bryman, 2008, p. 482). This was to delimit the translators’ and moderators’ role in knowledge creation as well as to create a more relaxed setting (with minimal and discrete note-taking to avoid disturbing the interviews). This work was done by a helpful intern at Breakthrough, who also observed all focus group interviews and some of the individual interviews to have a better understanding of the context and the research process. She sent us the transcripts continually as she finished them both during and after the field trip, allowing us to send comments back for clarifications of the content. We had attempted to brief her beforehand on the format of transcription, and continuously as she sent the transcriptions.

However, the transcripts were not set up in a formal transcription format with time stamps, and the quality of the content was also affected by the process. Inherently when outsourcing transcription work, we cannot know how close the transcriptions are to the spoken words of the recordings. We therefore reached out to another person in Breakthrough with both Hindi fluency and a research background to double check the transcription process, which she vouched for. Nevertheless, as the intern responded to our comments of clarifications, it became

obvious that the initial transcriptions were not completely in-depth, but rather treated as a mixture of transcription and summaries. She therefore sent us back more precise transcriptions of the specific paragraphs we had commented on and deemed most important for the analysis. However, as argued by Murray and Wynne (2001), many languages cannot be translated directly, and the attempt to translate word by word might skew the meaning of the dialogue. Therefore, the intern inherently became a partner in knowledge creation, and her understandings and interpretations of the dialogues are crucial to the data. Furthermore, during the translation from Hindi to English, specific local phrases and wording have with no doubt been lost along with the substantial cultural meanings that they had. These different factors had unavoidable consequences for our research, as we will have to refrain from analysing the text as closely as could have been done. Instead we will analyse the overall messages, themes and concerns of interviewees that are detectable in the transcripts.

However, while we are aware that the transcription process was not ideal, this was the framework we had to work within and make the best result out of. In the end, it was the only doable solution within the budget, time span and network that we had available during the field trip. The amount of data and large sample sizes also enables us to extract these overall themes and patterns, even though specific parts of the interviews are difficult to understand individually.

#### 4.6.7 Focus Group Discussions (FGDs)

As part of our research, we had, in agreement with Breakthrough, decided to make use of focus group discussions as a supplement to our individual interviews of urban women workers at the factories. In the following section, we will elaborate on the characteristics of focus group discussions, as they produce different data than individual interviews do.

Focus group researchers are interested in the ways the individuals discuss a given issue as members of a group, rather than simply as individuals (Bryman, 2012). As mentioned by Madriz (2003), *“focus group is a collectivistic rather than an individualistic research method that focuses on the multivocality of participants’ attitudes, experiences, and beliefs”* (p. 364). In our research, the advantage of supplementing our individual interviews with FGDs is further that the focus group approach, as mentioned by Bryman (2012), allowed the participants to probe each other’s reasons for holding a certain view. FGDs generally allows for the participants to listen to the other participants views and answers, which for example may allow a participant to voice agreement to something they would not have thought of without hearing

the views of another. Additionally, the individuals in FGDs may also argue with each other and challenge each other's views. As mentioned by Madriz (2003):

it is believed that the group situation may reduce the influence of the interviewer on the research subject by tilting the balance of power towards the group. Because focus emphasize the collective, rather than the individual, they foster free expression of ideas, encouraging the members of the group to speak up (p. 368).

The fact that the researcher often has less control over proceedings in FGDs compared to individual interviews is not necessarily a disadvantage and is actually often seen as an advantage by feminist researchers (Bryman, 2008,). Focus group discussions can therefore be very useful when conducting research that involves women belonging to a vulnerable group, such as the women of lower socio-economic status in India. As mentioned by Madriz (2003), women have historically used conversation with other women as a way to deal with oppression as well as to talk about issues that are important to them and to get involved with political activism.

Bryman (2008) states that focus groups have increasingly been used by feminist researchers in recent years. Focus groups allow the participants to take over much of the direction of the session from the moderator, which may somewhat contribute to decreasing the power imbalance between the female researcher and the female respondent(s) (Bryman, 2008). Furthermore, in the context of a group like lower-socio-economic-class women of color, Madriz (as quoted in Bryman, 2008) argues that “*focus groups constitute a relatively rare opportunity for them to empower themselves by making sense of their experience of vulnerability and subjugation*” (p. 504). In the case of our research, the women who participated in our focus group discussions were from communities and generally belonged to lower-socio-economic-class families within a rather patriarchal society. The focus group discussion thus provided an opportunity for the women involved to talk freely about things they would generally not get to talk about. Hence, participating in the discussion groups can be seen as a way of empowerment. Even though many participants walked in and out during the discussion. We therefore did not want to exclude women to take part in the group.

#### 4.6.7.1 Practical considerations of FGDs

When facilitating focus group discussions, there are many practical aspects that should be taken into consideration such as moderation of the group, location, size of group etc., in order to ensure that the participants are as comfortable with the situation as possible and hence willing to share their views and stories.

#### 4.6.7.2 Moderator/facilitator for FGDs

One of the key players in the focus group discussion is the moderator (also sometimes referred to as facilitator), who has an important influence in terms of the collection of rich and valid information during the discussion. The moderator is also responsible for insuring that the discussion occurs between the participants instead of between them and the moderator and is expected to guide the session without being too intrusive (Bryman, 2012, p. 501). Due to the linguistic barrier faced by us as researchers, the role of the moderator during the focus group discussions had to be given to a staff member of Breakthrough, with good language skills in both Hindi and English.

As mentioned in the ethical considerations, similarities of socio-economic background between the interviewer and interviewee play an important role. According to Liamputtong (2011), the same goes for gender. In relation to focus groups, *“female researchers are likely to generate lively discussion about sexual conduct among female participants than among male respondents and vice versa”* (Liamputtong, 2011 p. 13 ). In the focus group discussions, the participants were all women. The moderator(s) during our FGDs were female, though one or two of the male employees would also be present. We found that it was actually an advantage to have at least one male employee present during the FGD, as he was able to make a few curious men leave by approaching them and distracting them from the FGD session taking place.

As mentioned by Morgan (1997), *“group discussions make it easier to conduct ‘less structured interviews’ [...] in which there is no preconstructed interview guideline or questionnaire”* (p. 11). However, while we as researchers, due to the linguistic barrier, were not able to moderate the FGDs directly ourselves, it was necessary for us to have a rather strictly pre-constructed FGD-guideline, in which we had produced a number of questions aimed for the Hindi-speaking moderator to lead the Focus Group Discussion towards the topics we needed to have covered. As with the questions for the individual interviews, the questions we had written for the FGDs were altered by Breakthrough to fit into the social and cultural context of the people being interviewed, hence being rewritten in a way that Breakthrough found that the participants would and could answer.

Throughout the FGDs our role was primarily to observe the session, and despite the linguistic barrier, we were able to take notice of the dynamic throughout the discussion. In order to ensure less of an inconvenience for the women, the FGDs took place during the weekends in four different communities in Faridabad to which the women belonged. The

women were not compensated for the time spend but were given a small snack at the end of the discussion.

#### 4.6.7.3 Setting of the FGDs

When conducting the FGDs it was important to find a setting that could accommodate the group. As mentioned by Liamputtong (2015), the venue for focus group discussions should set a positive tone for the group discussion and should ideally be a neutral setting which is private, quiet, comfortable and free from distractions. However, as outsiders visiting the communities, we didn't have much influence on the setting, and although a neutral, quiet and undisturbed place was requested beforehand, we were well aware this might be difficult to ensure in the community-based context. Each of the FGDs took place in the community venue available and although we did indeed experience many distractions such as other people and children walking in and out of the room and/or outside the room, this did not necessarily seem to disturb the women too much. Although the rooms in which the FGDs were conducted varied in terms of size, lighting and level of disturbance, the overall seating situation would be the same. In each session, we would all be seated in a circle on blankets on the floor, which allowed both researchers and participants to be at the same level. Throughout all the FGDs we would have a few recording devices spread out to ensure getting as much audible recordings of the discussion, even when some women would speak in a lower volume.

#### 4.6.7.4 Sample Size of FGDs

Morgan (as quoted in Bryman, 2012) suggests that the group size of a focus group discussion should be between 6-10 people and recommends smaller groups when the participants are likely to have a lot to say on the topic. And while Morgan further (in Bryman, 2012) recommends that larger groups may be fit, when the involvement with a topic is likely to be low or when the researcher wants 'to hear numerous brief suggestions,' Bryman (2012) argues that larger groups may not be ideal for topics of low participant involvement, as it may be more difficult to stimulate discussion in such a context (p. 507).

Prior to the FGDs we had requested a group size of approx. 6-8 women, to ensure that all participants would have a chance to participate without feeling to overwhelmed. However, when showing up to the locations of the FGDs there were already around 15 women, while more would sometimes arrive during the discussion. This did of course affect the dynamic of the discussion as some of the participants were more dominant in terms of the conversation, while others were mainly present without much participation. It also seemingly made it more

difficult for the moderator to control the discussion, hence sometimes leading to multiple discussions/talks and interruptions happening at the same time.

Before carrying out the FGDs, we were under the impression that the women included would all be garment workers from the factories included in the Breakthroughs StreeLink project. However, we later found out that only some of the women were working at the garment factories, while others had various jobs, were domestic workers, as well as a few young women who were studying. The way in which the women were recruited for the FGDs was based on the fact that most of the women already were part of Breakthroughs women support groups at the community level, which were established as part of the StreeLink programme. This means that these women were already used to talking about sensitive issues in a group setting. Additionally, some of the women who joined the FGDs were there because they had heard about it from the other women in the group (by word of mouth) various lines of jobs and educational level hereby made the group less homogenous than we had first anticipated.

## 4.7 Ethical Considerations

As introduced in the section on ‘Choice of Focus’, the research collaboration with Breakthrough has been directive for the research in terms of focus. However, the research collaboration also had a variety of implications in terms of power relations, which we will explain more in detail in this section.

### 4.7.1 Power Relations - Breakthrough

Firstly, the power relations between ourselves and other members of the research - the Breakthrough employees - are important to reflect upon as well as the status hierarchies within (Ackerly & True, 2010). As described, the main responsible Breakthrough employees had outlined our focus during our initial Skype meetings, and we had following the power to design the research as we wanted to. Only the interview guidelines had to be sent and approved by Breakthrough beforehand. In this sense, the power relations were rather equal within the frame of the collaboration. However, as we arrived in the field and the more practical parts of collaboration were to be carried out, these power relations were affected by the fact that we were younger than most of the employees, students and first time researchers in field work in an Indian context. As the field work was taking place in India, our role was further complicated by the fact that we were outsiders, both in terms of culture and language, and were per social norms treated as ‘guests’ in the office of Breakthrough. Finally, we were outsiders to the work



and workways of Breakthrough, thus also the StreeLink project, and to the urban women workers involved. Although the different levels of seniority and hierarchies among the Breakthrough employees (from intern to Head of Monitoring and Evaluation) also created nuances in our relations with them individually, our role was generally contrasted by Breakthrough in the way that all the employees were insiders both to the topic and the setting.

These different aspects left us to some extent unsure of our place in the hierarchy and our opportunities for giving directions to the employees during the field trip, while still complying with social norms of our role. On the other hand, it was still clear that we were the main drive behind the research and the process, as the research constituted our entire thesis, while the employees were supporting us only as one part of their work. We therefore attempted to navigate the power relations as good as possible and give the direction we deemed most important for the research methods, but otherwise allowed Breakthrough to take some decisions and lead in some areas of the data collection based on their cultural understandings. Since the research collaboration was supposed to accommodate the interests of both parties, it further seemed natural that the Breakthrough employees too had some say in the process. To safeguard all the interests, we had drafted and sent a Terms of Agreement document to Breakthrough before the field trip, which we both signed the first day of the field trip. This too ensured more equal power relations.

#### 4.7.2 Power Relations - Interview

Moving to the relations between interviewer and interviewees, we had many ethical considerations beforehand for this as well. Firstly, the power relations between the interviewer-interviewee is pre-determined in a semi-structured interview. It is the interviewer who gets to ask the questions and decide the direction of the interview, thus being in a superior position to the interviewee (Bryman, 2012). The interviewee is thereby in an inferior position. Furthermore, we are all young, white, Northern European women from higher socio-economic background. In the Indian setting, we were obviously outsiders and further lacked the local language skills. These factors affected both the interview process and our experiences in the field. Corbin, Dwyer and Buckle (as cited in Smith, 2016) argue that “*the researcher will always be an outsider by default, that being an observer of a culture is an inherently external position*” (p. 79). However, in this cross-cultural setting, our role as outsiders was considerably enhanced. Our role as outsiders was profound, when interviewing women of lower socio-economic background in both focus groups and individual interviews with urban women

workers. We therefore had many considerations concerning exploitation. Patai (1991) describes, in her ethical considerations of interviewing 'third world women' as an American researcher, how the risk of exploitation is always present when researching human subjects. Especially, when the subjects are from lower social, political or economic background than the interviewer. The interviewees may feel pressured to take part in interviews or to share information that they would have preferred to have kept private.

Nevertheless, the dilemma of working within these power hierarchies is reduced, as our research eventually will contribute to the programmatic work of Breakthrough and therefore is aimed at benefiting the women. We therefore further aimed to decrease the power hierarchies in the interviews. Firstly, we revised our interview guides to be sensitive to personal topics. However, attempting to compensate for power relations and being sensitive to topics that would make the interviewees feel vulnerable, we tried to balance caution with forwardness, as we were also aware that we needed the interviewees to cover sensitive topics for our research. Thus, we relied on the translators to ask the questions with respect for local norms, which has been done through the translation of the interview guides by Breakthrough, which we will elaborate on later. Secondly, for the individual interviews, we attempted to balance the power hierarchy by making the setting more comfortable, arranging the seats in a triangle to make the interview less interrogative. The use of semi structured interview guidelines also enabled the interviewees to have more agency in the interview compared to a strictly structured interview, while the dynamics of FGDs allow the participants to partake in directing the discussion, while also being somewhat controlled by the moderator (as argued in 'Practical Considerations of FGDs')

Furthermore, we made sure that the participants were consenting to the fact that the interview would be recorded and that it was being emphasized that they as participants would be anonymized in order for them to feel more comfortable and safe when sharing views and experiences. Prior to all interviews (individual and focus group discussions), we had requested that the moderators and interviewers would establish rapport with the participants by presenting us as student researchers, Breakthrough and the employees present along with our common research purpose.

Finally, we had asked for female translators for both the individual interviews and focus groups in case the participants would feel more comfortable sharing private details with other women. This requirement was met in most cases, except for few individual interviews that were carried out by male translators. This gendered preference is worth reflecting upon, as we are aware that this reinforced certain gender norms instead of

challenging them. In the case of the male money lenders, we didn't challenge the norms of gender preferences either. The interviews were purposely carried out by a male Breakthrough employee, as we assumed that the male money lenders would feel more comfortable with this due to the patriarchal norms of society. It is important to note that we do not see these gender assumptions as given, but rather a part of social constructs of gender. While we can criticize these norms, we still needed to collect our data, and therefore chose to comply (to some extent) to the gendered norms of the constructed world ensuring us the data.

## 4.8 Validity and Reliability

In the context of this qualitative study, Yardley's criteria for validity and reliability, which are sensitivity, impact and importance, relevance and transparency, have been taken into account in order to ensure the quality of this research (as quoted in Brymann, 2012,). Yardley has been selected as a consequence of reviewing literature dedicated to the issue of validity and reliability in qualitative research compared to quantitative research.

Firstly, in order to account for the sensitivity of the context, we have included a methodology section on 'Ethical Considerations', which among others examines the power relation between interviewer and interviewee. Additionally, due to the sensitive setting, we tried to inform ourselves as much as possible through desk research on issues encountered with women empowerment, microcredits, the banking system in India and the vulnerabilities of Indian urban women workers etc prior to our departure. Further, the field visit and discussions with the Breakthrough staff members, working with the women on a daily basis, has helped us to understand the research subjects living conditions, concerns and social mechanisms, which has been helpful for the analysis in order to account for our situatedness.

Moreover, the amount of data collected supports the accuracy of the project as well as helps to create a certain degree of moderate generalization in combination with the thick description of the demography of the research sample, research setting, and social context (as seen in 'Data Collection'). This enables other researchers to assess, if the findings of this study are transferable to similar settings or social groups or might facilitate other comparative studies. This aspect thus satisfies Yardley's criteria for impact and importance to ensure the quality of this qualitative research.

Additional to this, through the collaboration with Breakthrough, the research gains relevance, as findings will be integrated in the programmatic work of Breakthrough, therefore helping the women in the communities as well. Lastly, throughout this chapter, the research

methodology will be further specified in order to create transparency and coherence as has been done by reflecting on ontology and epistemology as well as our situatedness as researchers.

Further transparency has been created by accounting for the analytical decisions taken in the research strategy above. Therefore, we have also included all our collected data in the appendix section. Finally, it should be noted, that our research gains legitimacy from our presence and supervision during the fieldwork in order to ensure that the collaboration parts carried out by Breakthrough employees complied with research ethics and methods.

## 4.9 Limitations and Challenges

Throughout our methodology, we have already touched upon certain aspects that can be considered as limitations in relation to the interviews, such as our position as (obvious) outsiders conducting research in an Indian setting with a Northern European background and a lack of local linguistic knowledge.

In addition to the aspects that have been uncovered throughout, other factors have also proven to be challenging in relation to the process of our thesis. Firstly, although we were already prepared for this before choosing to do a collaboration with an external partner, working with a third party also means that we have had to rely on them e.g. in terms of communication. Breakthrough is a very busy NGO, which means that we have sometimes had to be patient when waiting on material, replies, translations and such. Although we would not characterize this as a limitation, it has proven to be somewhat of a(n expected) challenge, which has sometimes forced us to push our own internal deadlines for certain parts of the thesis.

Furthermore, as we are no longer able to apply for funding for our research and field trip through our faculty, we had to fund the trip ourselves. This was not a major issue for us, as we were very enthusiastic about conducting field work as a part of our collaboration. However, this also meant that we were not able to fund the translations and transcriptions of our conducted interviews, which were instead carried out by the intern at Breakthrough, who was a university student herself, but not a professional translator or transcriber.

## 5. Theories and Concepts

In the following section, we will introduce the theories and concepts utilized in this thesis. Firstly, we will introduce the concept of intersectionality. Although this is not a main focus of our research, it is an aspect that is underlying to the women's reality and therefore the barriers they face towards their empowerments. Secondly, the definitions and discussion on

the concepts of power and empowerment will be presented as a base to further conceptualize women empowerment. Our framework for women empowerment is guided by Naila Kabeer, Jane Parpart et al. and Linn Horton's theories on women empowerment. Further, the deployed concepts of social, economic and political empowerment will be introduced. We made certain choices for the operationalization of the theories in order to address our research argument of a holistic approach to women empowerment, which will be accounted for in the subsequent section prior to the analysis.

## 5.1 The Concept of Intersectionality

In this section, we will describe the concept of intersectionality, which was also briefly touched upon in our background section. In addition to this, we will explain the how we see intersectionality as relevant in terms of our research of the urban working women in Faridabad.

Although much of the work that has been done in relation to intersectionality has been carried out by scholars from the US focusing on gender and race, intersectionality can, as mentioned by Dey and Orton (2012) *“be applied universally to understand the multiple axes of power within a society that results in further marginalization of certain groups of women”* (p. 87). The concept of intersectionality was first coined by the American scholar Kimbérly Crenshaw, who with black women as her starting point, studied how intersections of social identities and therefore intersecting discriminations had an influence on the opportunities available to a person (Crenshaw, 1989). Today, there are varying perceptions of what exactly intersectionality is. However, Collins and Bilge (2016) provide a rather general explanation stating that:

Intersectionality is a way of understanding and analyzing the complexity in the world, in people, and in human experiences. The events and conditions of social and political life and the self can seldom be understood as shaped by one factor. They are generally shaped by many factors in diverse and mutually influencing ways. When it comes to social inequality, people's lives and the organization of power in a given society are better understood as being shaped not by a single axis of social division, be it race or gender or class, but by many axes that work together and influence each other. Intersectionality as an analytic tool gives people better access to the complexity of the world and of themselves (p. 2).

As mentioned in our background section, India is a rather complex country in terms of size and diversity of people, meaning that various social categories, in which a person can experience discrimination, are in play. In terms of our research revolving urban women workers in Faridabad, intersectionality becomes interesting as the women are facing various types of discrimination and marginalization, which may be limiting the level of empowerment

accessible to them. The women all share the social identities of being urban, lower class and being women, which leaves them to experience certain inequalities based on these categories. Meanwhile, as will be seen throughout our analysis, some of them are even further subjected to inequalities, marginalization and abuse on the basis of other social identities, which shows that although we are looking at a group of women with rather similar backgrounds, their experiences with inequalities and thereby their level or access to empowerment may differ.

## 5.2 The Concepts of Power and Empowerment

Moving on to power and empowerment, these concepts can be rather complex to define. As argued by Parpart et al. (2002) the concept of empowerment can have many different meanings and consequences, which may be due to the multiple meanings and fluidity of the term power. Furthermore, empowerment has a transformatory sound, indicating a promise of change, primarily for the better. Due to the complexity of these concepts we will, in the following, discuss the concept of power before discussing and defining the concept of empowerment.

### 5.2.1 Power

The term 'power' has often been defined as control over resources, people and institutions. Although power and empowerment can be argued to have several meanings, Parpart et al. (2002) rejects the simple contrast between those who have 'power over' people, resources and institutions and the so-called powerless, who do not possess such power. While Steven Lukes (1974) argues that power is not simply control over institutions and resources, but instead is exercised by controlling the agendas and thinking of others, Foucault (as cited in Parpart et al., 2002) rejects the idea of power as something held by individuals and groups over others and argues that power permeates society. He sees power as fluid and rational, and as something that constitutes the relationships and identity between and of groups and individuals, both individually and institutionally. In this way, Foucault views power as being everywhere and diffused in discourse, knowledge and 'regimes of truth' (Parpart et al., 2002, + Rabinow, 1991). While Foucault's analysis does include some useful aspects in his focus on the workings of power (and empowerment) at the individual and institutional level, it does, according to Parpart et al. (2002) lack in terms of the impact of larger political and economic structures and is at the same time rather European and male-focused. Hence, a more feminist and global analysis is needed in order to rethink women's empowerment in comparative perspective (Parpart et al., 2002).

Parpart et al. (2002) propose an approach to empowerment, in which they argue that a more nuanced analysis of power is needed in order to understand and facilitate women's empowerment, rather than the idea that empowerment is the ability to exert 'power over' someone or something. Drawing on Foucault, they argue that "*empowerment involves the exercise rather than possession of power*" (Parpart et al., 2002, p. 4). In agreement with the thoughts of Jo Rowlands, Parpart et al. (2002) believe in the notion that "*empowerment must be understood as including both individual conscientization (power within) as well as the ability to work collectively, which can lead to politicized power with others, which provides the power to bring about change*" (p. 4).

Amy Allen introduced, in her book 'The Power of Feminist Theory,' her definitions on the concepts of 'power over', 'power to' and 'power with'. New to these concepts in her approach is the gendered dimension on how women exercise power in relation to men in order to overcome 'domination', which she defines as a form of power over. In her definition of 'power over', Allen points to the notion of restricting choices or behaviours against another person's will or preference. The domination by men over women leads to maintaining the women in a subordinated position. Here 'power to' refers to the individual empowerment of the woman and is the "*ability to attain certain ends in spite of the subordination of women*" (Allen, 1999, p. 126). Hence, women use their power to act despite their subordination in order to resist. Resistance thus is the "*the power that women exercise specifically as a response to [such] domination*" (Allen, 1999, p. 122). Additionally, Allen introduces the concept of 'power with', which describes the collective effort of a group to attain "*an agreed-upon end or series of ends*" (Allen 1999, p. 127), which she based on Arendt's concepts of power in order to understand the collective power deriving from women's groups when they unite with other interest groups. This concept of solidarity as 'power with' describes a collective execution of power which "*can bridge the diversity of individuals who make up feminist movement*" (Allen 1999, p. 122), thus leading to alliances to overcome domination and challenge social systems. Coming from an individual empowerment in 'power to' to a collective empowerment in 'power with'.

In her much-recognized paper 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment', Naila Kaber (1999) refers to power as the "*ability to make choices*" (p. 437), therefore placing the notion of choice as the central departure point for empowerment, which will be further elaborated on later.

### 5.2.2 Empowerment

Women's empowerment as a concept can be traced back to the beginning of the feminist movement. However, the concept of empowerment is difficult to define. Empowerment as a process is explained by Parpart et al. (2003), who see empowerment as both a process and an outcome. They see empowerment as a process as it is "*fluid, often unpredictable, and requires attention to the specificities of struggles over time and place*" (Parpart et. al. p. 4). At the same time, they also see empowerment as an outcome, which can be measured against expected accomplishments. Overall, Parpart et. al. state that

empowerment may be sequential, moving from a process that develops power within to the power to act on one's own and with others to engage publicly in action for change, which produces a redistribution of power and resources toward women and resulting in gender balance (p. 244).

Horton (2017) further argues that empowerment might advance in one setting, but not others, and women are likely to experience setbacks of empowerment. Since the notion of empowerment should not be seen as linear, marginalized groups may experience negative results before their empowerment become positive.

Empowerment, based on Kabeers notion of power as choice, is the "*expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them*" (p. 437). Consequently, "*Choice necessarily implies the possibility of alternatives*" (p. 437). Moreover, Kabeer argues that not all choices are equally important for the concept of power or do not have the same power to impact the individuals life. Firstly, poverty leads to disempowerment, since the urgency to satisfy basic needs restricts the ability of having choices. After the survival is ensured, one has to distinguish between first and second order choices. First order choices frame the individual's life, such as decisions concerning marriage, offspring, employment, etc. and are referred to as 'strategic life choices', which empowerment seeks to expand and are defining for empowerment. Subsequently, second order choices determine quality of life and are less consequential. The structures the individuals find themselves in highly influence their ability to choose or their power, as well as the amount and nature of alternatives. Structures further shape the three related dimensions of choice Kabeer presents: 'resources' (pre-conditions), 'agency' (process) and 'achievements' (outcomes), which will be further explained on in the section of 'Alternative Complex Approaches'.

### 5.3 Critique of the Market Empowerment

However, the concept of empowerment has often been used in different development paradigms with little attention to empowerment as a human right for women or the cultural



context. Lynn Horton examines how this conceptualization of empowerment has played an important role in the microfinance paradigm in her book ‘Women and Microfinance in the Global South - Empowerment and Disempowerment Outcomes’ from 2017. Here, she explores the tensions between the market processes of microfinance and women’s empowerment and the processes of disempowerment as related to poverty and social stigma. She further coins this conceptualisation of empowerment ‘market empowerment’.

### 5.3.1 Market Empowerment

According to Horton (2017), market empowerment has been advocated for mainly by actors such as the World Bank. It is based on core neoliberal assumptions and universal economic principles created on technocratic soundness. Market empowerment therefore relies on standardized microfinance policies and practices and is expected to be implementable all over the globe in different settings (Horton, 2017). The cultural context and intersecting social categories of the women receiving microfinance loans is thus said to have no influence on the processes and effectiveness of the model. The main argument of the model is that women’s empowerment takes place as the women are enabled to access market opportunities, since market domains are formally gender neutral and emancipatory (Roberts & Soederberg as cited in Horton, 2017). According to the market empowerment approach, women are subordinate in the household due to their lack of monetary contribution. Therefore, as women engage with market activities and automatically move away from the domestic sphere, gender changes are generated in several domains. Individually, women gain more self-esteem, feeling of control as well as actual control over income, which in turn strengthens their status in the private sphere and their ability to negotiate household decisions (Horton, 2017). The resources of empowerment are thus defined in terms of monetary capital rather than skills, and it is assumed that low-income women can easily employ their agency to navigate market activities. Market empowerment thereby puts the individual women at the center as being capable of meeting their own needs as self-sufficient agents of empowerment. This entails a “*a universalist, individualized, and voluntaristic understanding of agency that privileges the individual as the locus of responsibility but not of injury*” (Madhok & Rai as quoted in Horton, 2017, p. 10).

Although focusing on the individual, the market empowerment model still requires women to form microfinance groups in order to ensure loan repayments. While the women’s group engagement is foremost a tool to ensure market discipline, it can have a byproduct effect of raising gender awareness and developing collective agency and action.

However, the gender relations and patriarchal norms are not directly in focus of this model and therefore also leave relations of reproduction unproblematized (Horton, 2017). The argument is rather that the increased income of the women will overcome the patriarchal beliefs and practices of women being assigned to domestic roles. This argument of empowerment as being an economic process is rooted in the Women in Development (WID) paradigm, which aimed to integrate women into the existing development agenda.

### 5.3.2 Critique of the Market Empowerment Model

The market empowerment model with its roots in neoliberal thinking and the WID paradigm has, nevertheless, been subject for a large body of critical literature. Firstly, the universal, standardized approach is criticized for not taking “*broader historical, cultural, and gender contexts, women’s complex intersecting identities, or participants’ own perspectives*” (Horton, 2017, p. 12) into account. Secondly, the notion of market domains as being emancipatory has also been questioned, since it is pointed out how low-income women are already integrated in market domains that exploit them. The loans from e.g. microfinance are too small for women to overcome the deep class and gender inequalities that have been exacerbated by market liberalization policies themselves (Horton, 2017). Thirdly, critical scholarship has questioned the notion of the ‘individual as the locus of responsibility’, which entails that women individually must face any negative consequences related to microfinance loans and debts. It further shifts the responsibility and social protection of the women away from governments and onto the women themselves. This process is, fourthly, enabled due to the misunderstanding that market empowerment is an apolitical project, which is unrelated to “*the political processes and structural inequalities that reinforce women’s poverty*” (Horton, 2017, p. 13). In this way, development too becomes detached from potential engagement with political agendas of social change, as attention is drawn away from the unequal structures of society. In this regard, the WID approach of integrating women into development has also been criticized for not considering how women can be agents of change.

## 5.4 Alternative, Complex Approaches

Lynn Horton (2017) argues that the empowerment concept has been adopted by such a diverse set of actors with different ideological meanings, that many scholars have mistakenly given up on the term. However, empowerment as a concept is still as important a tool for analysis of

gender change as ever. In the following, we will account for the alternative approaches to empowerment that take into account the criticisms of market empowerment.

Firstly, Horton (2017) argues that within these criticisms, it is possible to identify a set of assumptions in what she calls transformative empowerment. Contrasting the market empowerment model, presented above, the transformative empowerment model is based on a human rights perspective, in which the economic contributions of women are not the basis for women's worth and social, political and economic rights to equality.

#### 5.4.1 Cultural argument

The transformative empowerment model cannot be standardized (as the market empowerment model), since empowerment is inherently seen as entangled in the specific socio-cultural practices of gender inequality and the different options and paths these socio-cultural settings allow for change (Horton, 2017). Lairap-Fonderson (edited by Parpart et al., 2002) elaborates on how the concept of empowerment is difficult to define, since what may be considered as empowerment by one person or one part of society, may not be considered as such by another. The concept of empowerment, in relation to women from the global south, can be referred to as many things including increased participation in household decision-making and the marked economy as well as increased capacity for self-reliance.

In this regard, it is important to consider the writings of Naila Kabeer (1999), who as mentioned earlier views empowerment as the “*expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them*” (p. 437). She argues that it is important to consider insider and outsider values when measuring empowerment. Insider values demonstrate how geography as a variable influences empowerment, since regional differences in norms and values shape choices. Consequently, one must understand the cultural context in terms of values to understand the opportunities of choices women have.

Kabeer suggest differentiating between “*`status' and `autonomy' as criteria in evaluating choice*” (1999, p. 458). Status considerations reflect women's seemingly disempowering decisions in order to obtain social status, which grant protection, recognition and privileges but impair their autonomy. In the case of for example son-preference, it leads to structural reinforcement of subordination of women, which is linked to the cultural rule of the bride's family's responsibility to provide a dowry. An additional example is the bearing of many children, providing the women with social recognition, simultaneously restricting their decision-making power and autonomy.

#### 5.4.2 Alternative Discourse

In relation to women's seemingly disempowering decisions in order to obtain social status, it becomes apparent that the concept of choice can also be misused to justify the subordinated status of women, to which attention should be paid.

Kabeer (1999) therefore points to the fact that it is important to introduce a new alternative discourse, through presenting the women with new possibilities, enabling them to question their position, in order to disrupt the 'naturalized' essence of gender relations (Bourdieu as cited in Kabeer, 1999), manifested in patriarchy. Hence, the possibilities of alternatives of choices available is being versified. Horton (2017) builds on this idea, as she too argues that the perspectives of women are further entangled in the context-based forms of socio-cultural gender inequality. The transformative model thus entails both making strategic life choices as well as redefining the limits of what the women see as possible for them to achieve (Mosedale as cited in Horton, 2017). The ability to understand how perspectives and preferences are entangled in patriarchal norms can be facilitated by gender consciousness-raising, meaning the process where women - or men - reject or unsettle patriarchal norms as being natural and inevitable. This enables women - or men - to identify common experiences of discrimination as part of wider structures of oppression and gender inequality. Therefore, collective action is advocated for by the transformative model, so that women can make their voices heard and contest the patriarchal norms collectively, in the sense of 'power with' according to Allen (1999).

In regards to the analysis of the women's empowerment, Kabeer refers to outsider values. Outsider values serve to introduce an outsider standpoint to "*assert the meaning of [the women's] choices*" (Kabeer, 1999, p. 458). However, one needs to ask whether the outsider normative standpoint established also represent the reality of the research subject. The problem of asserting other values than women's own is that women often become generalized and reduced. A certain generalization of the 'Third World women' has been an outcome of the foreign studies of women and development research, which misses to reflect on the culturally diverse aspects that influence women's choice, by applying the outsider values to the women. Similarly, the concept of the 'empowered women' has been generalized in relation to the household 'cooperative-conflict'. One being 'the virtuous model of the empowered women', which includes female virtuous such as altruism and a sense for the community welfare, caring for the collective well-being also through volunteering and averting risks. The other 'separative

model of the empowered woman' (Kabeer 1999) refers to the aforementioned internalization of female subordination, to put themselves last. Fierlbeck (as cited in Kabeer, 1999) outlines the potentially empowering effect if women were to perceive themselves as individuals rather than part of a community, leading to their prioritization of their children and practice of sacrificing themselves. For this ideology of 'togetherness' women invest time and dedication into a situation where the man exercises control as the head of the household. Even financial gains might thus not lead to separation as it contradicts the social norm or is not desired by the individual. Lastly, Kabeer also found a compromise of 'divorce within marriage', where women separate their economies but stay with their spouse. In the Western context, employment and economic independence has in the past led to an increase in divorce rates as it provides women with the opportunity to leave violent relationships and exploitative situations, entailing the self-perception as an individual rather than dedicating themselves to the collective.

However, in other contexts such as India, collectivism and the notion of 'togetherness' are more valued and bind households together, usually under the male head (Kabeer, 1999). Even when women take up employment and begin to contribute equally to income production, the culture can still ensure that togetherness is preferable over separate units and individualism. In these cases, more effort is put in ensuring cooperation of the family unit, rather than conflict. Therefore, Kabeer (1999) argues that women will not seek to realize empowerment in uniform ways. Measurements of empowerment must thus be "*sensitive to the ways that in which context will shape processes of empowerment*" (p. 460).

#### 5.4.3 Institutional structures

While it is crucial to focus on the cultural context when analyzing empowerment, the local level is nevertheless not only aspect that must be considered. Parpart et al. (2003) argue that empowerment must be analyzed in both local, national and global terms. Many scholars have looked into empowerment, especially in relation to women, and raised questions revolving around empowerment. However, Parpart et al. (2003) argues that most questionings of the term, have focused on the improvement of its effectiveness on the local level with a particular focus on grassroots, participatory methods and their empowerment potential. This may be seen as a limitation, as analysis of empowerment at the local level "*tends to underplay or ignore the impact of global and national forces on prospects for the poor people's (especially women's) empowerment*" (Parpart et al., 2003, p. 3). This becomes increasingly apparent in a globalized

world, where development and empowerment processes are influenced by different national and international dynamics, as Parpart et al. (2003) points out. Additionally, they argue that “*empowerment is a process whereby women and men experience as well as challenge and subvert power relationships, it takes place in institutional, material and discursive contexts*” (p. 4). More attention must therefore, according to Parpart et. al, be paid to political and economic structures, cultural assumptions and discourses, notions of human rights etc. in the analysis of empowerment, as “*empowerment approaches are always embedded in institutional structures and must be understood at that level*” (p. 4).

Horton (2017) agrees with this thinking and argues that empowerment should be seen as a complex, “*conflictual and inherently political process*” (p. 22) which involves addressing wider gender inequalities in institutions, laws, policies and gender regimes. She further argues – as critique of market empowerment - that empowerment is thus not based on the individual woman, but is a process in a wider structural and ideological context of gender inequality.

## 5.5 Dimensions of empowerment

In relation to the criticisms of market empowerment and how empowerment has been conceptualized without focus on culture, institutional structures and gender, Kabeer (1999), has conceptualized three dimensions of choice in relation to empowerment. In terms of validity of these dimensions, she further explains how to measure these dimensions.

Firstly, ‘resources’ include the economic, human and social resources an individual has potential access to. The individual gains access to these resources through certain structures such as social relations and structures in the markets, family and the community the individual is living in as well as wider institutional structures on national and global level. Structures can also lead to reproduction of outcomes, preventing individuals from gaining agency and shape achievements, as we will explain later. Kabeer (1999) suggests that when measuring resources, it has to be taken into consideration that the potential access to resources does not reflect the actual access women have, in order not to confuse “*potential agency or entitlement embodied in that resource*” (p. 452) and the actual access women have. The de jure rights women obtain through laws do not necessarily influence the de facto access, since social norms or traditions might be impeding their rights. Disregarding these cultural norms and enforcing de jure access can upset social structures, which can actually endanger women rather than empower them. Therefore, it is necessary not solely to provide access to resources, but also change social structures in order to enable agency and choice.

Secondly, 'agency' is "*the ability to define one's goal and act upon them*" (p. 438), including the power to negotiate, manipulate and resist as well as the ability to reflect and analyze in order to reach one's goals. It does not solely relate to the power of making decisions, but also to have 'the power within' the 'sense of agency'; to have 'power to' set their life goals and pursue them and also includes 'power over' others to "*override the agency of others, for instance, through the use of violence, coercion and threat*" (Kabeer 1999, p. 438). Resources and agency constitute capabilities: "*the potential that people have for living the lives they want, of achieving valued ways of 'being and doing'.*" (Sen as quoted in Kabeer, 1999, p. 438), in other words constructing the basis for individual choices in order to reach by the valued achievements. Kabeer further introduces Sen's definition of 'functionings', which refer to the "*possible ways of 'being and doing'*" (p. 438) which is important to understand her concept of achievements.

In measuring agency in relation to empowerment, Kabeer highlights the importance to relate the variable of 'decision-making' to strategic life choices or choices women were not to take before, rather than domains that are traditionally attributed to women such as household expenditure. This is often linked to hierarchies within the family where women make decisions related to women's roles as mothers, taking care of the household and the men as the head of the households making strategic decisions, including marriage of children, their education and important financial decisions. Additionally, in relation to the argument of having focus on the cultural context of empowerment processes, it is important to keep in mind that more complex social dynamics might be at play in the process of family decision-making when attempting to measure decision making as a variable for agency. But one should also not underestimate the informal decision-making power women can exercise. As Kabeer presents Silberschmidt's research in Kenya on decision-making power within the family, where the man has the formal decision-making power as the head of the household. However, women might disobey while avoiding confrontation. If the husband discovers that the women disobeyed, the women simply apologize, explain their motivation or found an excuse. This way the honor and public façade remains, but women exercise 'informal decision-making agency'. Lastly, in order to measure the agency of their choices, it is important to regard what impact the women's choices have on their lives, that is the 'transformatory potential' of their choices.

Finally, 'achievement' is the third dimension of choice. Since achievements are the outcomes of the choices made on the basis of capabilities, it is interesting to evaluate in how far gender determines the choices individuals make, influencing their achievements. Gendered differences in choice should be conceptualized on the base of the choices available to different

genders founded in inequalities as opposed to the differences in choice based on personal preference. Hence, achievement should be measured on primary *'functionings'*, which are crucial for survival and well-being, thus constituting incontestable necessities including shelter, nutrition, health etc. If these 'functionings' are differentially achieved between genders, it constitutes an indicator for inequalities rather than preference. However, this constitutes only one approach to measure gendered inequalities in achievements, as inequalities also persist in wealthy nations, where the satisfaction of primary functionings are given. Thus, the measurement should include the notion of what women have the opportunity to choose from, based on what is important to them, rather than having predicted what is important in the eyes of policy institutions establishing empowerment indicators, such as the Gender Equality index. Hence, implying the notion of agency of women in the empowerment process. This measurement thereby underlines the need to consider the women's cultural context. Nevertheless, in this context we encounter the contradiction again that some women seemingly make choices, which are not necessarily empowering in the sense of improving their well-being. Kabeer related this to "*women's internalization of their lesser status in society leads them to discriminate against other females in that society*" (1999, p. 441), thus reinforcing female subordination, not supporting empowerment of women. The subordination as a choice is a consequence of expressing power relations and can also refer to coercion or consent.

In measuring achievement, it is crucial to examine "*whose agency was involved and the extent to which the achievement in question transformed prevailing inequalities in resources and agency rather than reinforcing them or leaving them unchallenged.*" (Kabeer, 1999, p. 452). Hence, the achievement gained should enclose 'transformatory potential' in disrupting unequal structures to the access of resources and in relation to agency. In her literature review, Kabeer outlines the importance for empowerment indicators related to achievement not to be value-laden, but have to be more significant in examining setting and sources as influencing certain achievements. Further research has shown that it is important to regard which area the agency relates to, whether it is to the role as a mother or as a wife and that gaining assertiveness in relation to one field of decision-making can also relate to another field. However, a shift or gaining some agency, does not necessarily have active transformative potential to the women's empowerment or shift in power relations



## 5.6 Complexity Argument

Throughout the literature review and the theory section, we have presented several authors who have highlighted different aspects of empowerment, which render the issue of empowerment as highly complex. Horton's argumentation as a departure point further demonstrated the complexity of the empowerment issue, which cannot be solely addressed with a simplistic market approach through economic resources. She further showed that versatile socio-cultural contexts require different empowerment measures in order to address gender inequality. Parpart's research further suggested the inclusion of institutional aspects and Kabeer added to this argument by showing the importance of considering insider and outsider values, in order to understand the roots of disempowerment and to implement adequate measures. Her approach has been presented to further demonstrate in detail how her three dimensions of empowerment (resources, agency and achievement) are interrelated, which must be respected when establishing indicators in order to ensure validity.

Lastly, Kabeer further outlines some shortfalls of researchers who did not triangulate the indicators, but nevertheless gained (restricted) insights into the efficiency of empowerment measures. For example, research has shown that loans given to women rather than men increased the women's achievements in terms of food, clothing and medical expenditure, suggesting an increase in interhousehold agency. However, by not examining agency directly, we have no information on who translated the loan into achievement and what influences on the women's agency lead to the achievement. Moreover, Sen and Gupta studied the impact of 'managerial control' of women over the loans provided to them and distinguished between 'full control' or 'little to no control'. This study showed the importance of agency over the money, but disregarded the distinction between 'control' over the loan (referring to the decision on what to use the loan for) and 'management' of the loan (as control over the implementation process of the loan), therefore not measuring the exact extent to which the women have agency over the loan. Due to the complexity of the empowerment issue, we argue that when examining empowerment approaches, we need to consider the interlinkedness of economic, political and social empowerment. This builds on Horton's suggestion to address empowerment as a human right and thus to include also political and social empowerment aspects for equality. Therefore, we will now define economic, social and political empowerment to subsequently highlight how they are interlinked. This is done in order to establish a framework for analysing empowerment approaches, which can be used as a guideline to ensure that aspects of all three areas are being taken into consideration, to account for the complexity of the issue and to increase the impact

of empowerment measures. The three aspects might however not always be clearly distinguishable as they are intertwined, but this should help as a guideline.

### 5.6.1 Economic Empowerment

Firstly, there has been significant political focus on improving and defining strategies to reach women economic empowerment from international institutions, to reach women's participation in the labor force. Alkitkat (2018) provides the following definition on economic empowerment:

Women's economic empowerment combines the concepts of empowerment and economic advancement. Economic empowerment concentrates on factors that help women succeed and advance in the marketplace, through increasing skills and access to productive resources, improving the enabling and institutional environments, and assisting women in their ability to make and act upon decisions to benefit from economic growth and development (p.1)

Additionally, to her definition the access to the market space should be ensured, as well as the *de facto* "access to economic resources and opportunities including jobs, financial services, property and other productive assets" (OECD 2011, p. 6). At the same time women's economic empowerment should respect and accommodate for their special needs as women in the labour market, to prevent exploitation, respect their health and to gain equal pay for work of equal value. Moreover, it is important to stress the women's agency in the process in a way that economic empowerment enables women to make strategic life choices to lead a life valued by them as defined by Kabeer (1999).

### 5.6.2 Social Empowerment

Further, social empowerment is directed at the cultural and social practices, which are limiting women's empowerment and full participation in society. It is closely interlinked with economic and political empowerment, but little academic attention has been paid solely to social empowerment of women. Nevertheless, according to Tahir et. al (2018), social empowerment aims to achieve "equal division of labour within families, improvement in mutual trust, shared decision-making, and reduction in the incidents of domestic violence" (p. 6) among others. When we refer to the term social empowerment in relation to women, we see it as the process of developing self-confidence, a sense of autonomy and identity, as also argued by Kabeer Pors (2011). It also entails to gain confidence and learn to speak in public, which can also be achieved when women meet to discuss common problems, gain reassurance, thus to solve their problems and improve their status. This can ultimately change women's role in household,

gender dynamics and patriarchal norms in society. Lastly, we see it as an ultimate goal to alter harmful cultural and traditional gender norms.

### 5.6.3 Political empowerment

Finally, most research on political empowerment tend to focus on the participation and presence of women in politics and the importance of women bringing their values, experiences and expertise into politics in order to represent themselves. While this aspect of political empowerment is highly interlinked and in line with our understanding, it is a prerequisite that women firstly understand democratic values and practices. Therefore, political empowerment is in our definition characterized as a process of developing democratic and civic understanding and practices. This involves developing negotiation skills and the ability to speak out and articulate issues within a group. But it also involves the ability to understand organizational structures, as argued by Kabeer Pors (2011), since this potentially leads into the understanding of political bodies. Within these processes, women both influence and exercise political authority as well as take up social and collective action to improve local conditions. As argued by Alexander et al. (2018), we therefore agree that political empowerment is a process, rather than a particular movement comprised by individuals. Political empowerment can be linked to the attainment of Allen's concept of 'power with', as it describes the ability of women to group in solidarity and act concertedly in order to reach a common pre distinguished goal.

### 5.6.4 Combined empowerment approach

In order to explain how the three empowerment aspects are interrelated, it is firstly important to understand that gendered power dynamics are:

deeply rooted in social, economic, political and cultural systems and values, and permeates all aspects of life, [therefore] it is unlikely that one intervention (such as micro credit) is capable of transforming power and gender relations in society and in the economy (Drolet, 2010, p. 642 ).

As society is the basic structures we are interacting in and inherits power dynamics, values and norms etc. social empowerment is viable in order to transform these gendered power relations from within the women (and men) and to introduce a change in society. Alkitkat explains how the aspects are further intertwined:

Taking into account the underlying social and cultural factors that limit women's ability to interact with and benefit from markets; such as unpaid and inequitably distributed domestic and care work, limited mobility, and the prevalence of sexual and gender-based violence, is essential if initiatives are to address

the full range of constraints to women's economic empowerment (The Department of Foreign Affairs, Trade and Development Canada as quoted in Alkitkat, 2018, p.1).

This example shows how necessary a combined approach is if economic empowerment is to be increased. The impediments listed by Alkitkat can be further addressed through social empowerment, as it seeks to limit gender based violence and redistribute domestic work, as in our definition. Moreover, the aspect of limited mobility and unpaid work is a matter of policy making, which can be enhanced through political empowerment.

Additional to the examples listed by Alkitkat, we suggest that the different types of empowerment also reinforce each other, based on the definitions of economic, political and social empowerment presented above. As presented in our definitions on social empowerment, the changing of harmful social and cultural practices can facilitate the women's access to the market or political institutions. The raise in e.g. self-confidence and the practice of discussing common issues amongst women, as part of social empowerment, also trains political participation and facilitate the inclusion into the labour market. Therefore, this ultimately also facilitates the de facto access to economic resources, which is one of the goals of economic empowerment. On the other hand, being politically empowered and having negotiating skills fosters agency within the household, which social empowerment seeks to address. Negotiation skills further enables women to address labour issues, which might impede women's participation in the labour market, such as the underpaid labour, sexual harassment or to negotiate equal pay for equal value of work. The ability to speak in public, acquired through social empowerment, is necessary for political skills moreover.

As these examples demonstrate, we consequently conclude that an empowerment approach which takes all three dimensions into account better accounts for a holistic and human rights based approach to empowerment.

## 5.7 Theoretical operationalization

After having presented our theoretical framework, we will explain in this section how we operationalize the theories presented above before moving into the analysis.

In order to identify the barriers for the urban women workers in Faridabad, we have identified recurrent themes in the data and grouped them accordingly. The identified themes are 'Economic Resources', 'Access and Availability', 'Financial Literacy', 'Trust and Perception', 'Household' and 'Future Plans'. Within each of these themes, we will, based on the findings of our data, utilize Kabeer's concepts of resources, agency and achievements as indicators for the barriers to empowerment. In terms of resources, we will examine the de facto access to human,

social and economic resources the women have. Agency will be examined as the power of women in Faridabad to make decisions and set own goals in order to reach strategic life choices. This entails the ability to negotiate, manipulate and resist as well as the ability to reflect and analyze. Agency will be more significant for empowerment if it related to decisions areas, which women were excluded from previously. Subsequently, the achievements, resulting from the resources and agency, will be examined to understand whether they have transformative potential on the subjecting structures of the women, amplifying women empowerment. It is important that the decisions leading to the achievements are based on the women's agency.

In addition to the analysis of the indicators of resources, agency and achievements, we will look into different aspects brought forward by the theories presented above, especially the arguments in Horton's theory of 'transformative empowerment' and how the urban women workers in the sample size redefine the limits of what's possible for them as well as if they engage in consciousness raising and collective action. Moreover, we will in the analysis reflect on how the argument of cultural complexity and intersectionality is evident in the sample size as an important aspect of empowerment. Parpart's argument of examining institutional structures will also be taken into account in order to answer our research question **What are the barriers for economic, social and political empowerment in relation to financial inclusion for urban women workers in Faridabad, India?** Finally, we will assess in the discussion how the indicators relate to economic, social and political empowerment, possibly impeding the overall empowerment process of the women.

## 6. Analysis

In the following, we will analyse the barriers for economic, social and political empowerment in relation to financial inclusion of the urban women workers in Faridabad. The analysis will be structured in themes starting with the barriers in public sphere in terms of the women's interactions with credit systems and access to resources (in the sections 'Economic Resources', 'Access and Availability', 'Financial Literacy', 'Trust and Perception'). Afterwards, we will move to the barriers in the private sphere in terms of household (in the sections 'Household' and 'Future Plans').

## 6.1 Economic Resources

This first section of the analysis will, as an introduction to the analysis, show the women's financial situation and further examine how the availability and restrictions on economic resources to the women workers are influencing the women's empowerment.

### 6.1.1 Low Salary and High Living Costs

Firstly, in terms of resources, it stands out how often during the interviews the women mentioned that their *“salary gets completely used in household expenditure. No savings from the salary. The salary is very less”* (I 2). This has been related to both low wages as well as high expenditure very often during the interviews. Further, the concern about low wages has been mentioned twice when asked if the interviewee would like to add something (I 2, I 3). One women in the FGD 4 also requested at the end in the same context *“give us some work. We want to work”*. In the context of a feminist methodology, it is important to outline that apparently low wages is not only an important barrier to savings, since it has been mentioned so often, but when the women are given space to voice their own concern, they also choose to address this issue. Some of the women further stated that they do not save money in a bank account, as their *“savings are too little”* (FGD 3). Others did not even have a bank account as they did not have any savings to deposit anyways: *“I don't deposit money. I cannot save anything. Then what will deposit.”* (FGD 2). However, as stated by one interviewee, the inability to save, due to high living costs, is not gendered, therefore not suggesting gender inequality as a reason for having little financial resources, but as a structural problem. Another restriction on the women's economic resources they often see in the lack of property of the family and the herewith linked rental prices *“we live in a rented house and expenditure is also high.”* (FGD 3, FGD 2), therefore restricting the women's power to choose what to spend their money on and to make accordingly strategic life choices, as the economic resources available to them are restricted. This is finally impeding their economic empowerment in relation to their financial inclusion.

### 6.1.2 Additional Strains on the Household Budget

Additional to the low wages, rising inflation is impacting the cost of the women's lives and the expenditure for *“vegetables and monthly rations (...) is rising every single day.”* (FGD 2) as

has been pointed out a couple of times in three of the four FGDs (FGD 1, FGD 2, FGD 3). As Parpart points out, empowerment cannot only be regarded on an individual or local level. Inflation in this case, as a matter of economic structures, are influencing the women's ability to make possibly first order choices and further restricts them to focus on satisfying basic needs. Moreover, three women in FGD 4 and two individual interviews pointed to the difficulty of having only one earning member in the family, who has to support multiple family members (FGD 4, I 2, I 3). Moreover, one interviewee added "*If my husband had been working, it would have been easier.*" (I 2). This can also be related to the quote above, where women in the FGD demanded that they would be provided with jobs, indicating a lack in jobs available. This would be in line with the current statistics of the unemployment rate in India, which among the urban population (15 - 29 years) lies at 18.7 % for males and 27.2 % for females (Al Jazeera, 2019). The fact that women have to sustain several family members, sometimes together with her husband, sometimes alone has been mentioned more often and further restricts the economic resources available to them.

### 6.1.3 Health Care System

In relation to the issues of low income and high expenditures, another interviewee stated that additional to her husband not earning money, her two children had health issues (FGD 2). As we can see here, there are multiple factors which influence the tight budgets of the families in the communities, sometimes intersecting and sometimes adding. The issue of sick family members may not solely effect the amount of earning family members, but also is an additional expenditure on health related costs, which can be linked to an insufficient provision of social welfare by the Indian government - impacting the economic resources of the women. As we will subsequently outline, this shows that the barriers to the women's empowerment are also related to national level of addressing public needs through policy making, which has a big impact on the women's lives.

Health expenditure here relates to emergency treatment, general treatment as well as treatment of chronic conditions. As an example, one women in the factory explained that she has a 15-year-old son with a brain tumour, whose "*treatment is going for the last 2 years. No one looks after him. My husband visits him during his lunchtime as his office is nearby. We have given him a mobile phone and have asked neighbors to inform us in case of an emergency*". This example further highlights the shortfall to provide Indians in the lower social classes with sufficient health care, but further shows a collectivistic sense of the community

given that the neighbors play a supportive role in caring for the sick boy, which is a social resource. Nevertheless, the interviewee stated that expenditure is “*a lot more*” and that they therefore fail to save money, indicating the strain on their budget. Other women report similar problems, such as long time illnesses or surgeries of husbands and children (FGD 2, FGD 3, FGD 4.) Additionally, the women often also had to borrow money in order to deliver children (FGD 2, FGD 3). This entails gender inequality as these surgeries largely are necessary for their survival and impact their economic resources, limiting other possible alternative choices what they could have spend their money on. Furthermore, emergency loans often entail higher interest rates (see analysis section on ‘Availability’), which is an additional burden on the women’s economic resources, impacting their economic empowerment.

One of the women, who dropped out of school to financially support her family, also stated that if she could save, she would invest the money in a health care insurance for emergencies (I 14), indicating that there is insufficient public health care provision, suggesting a vicious circle of lacking economic resources. This relates to Horton’s criticism of market empowerment approach to development, shifting the responsibility of the social protection onto the individual away from the government. It becomes apparent in this section that the women do need social protection in order to increase their ability to choose by not restraining their choices due to high costs for health expenditure. Here the malfunctioning institutional structures of social welfare systems are restricting the women’s access to healthcare, which influences their ability to have more economic resources and thus the amount of alternatives to choose from. Which is therefore a barrier to their economic empowerment.

In one of the interviews, a woman stated that she works from 8 am to 4:30 pm (I 14) and another interviewee reported to receive a salary which of 9000 rupees monthly, working in the stitching department (app. 800-900 DKK) (I 11). Including rising prices, health care expenditure as well as the amount of family members who are not working due to various reasons, we can assume that the women’s first order choices are restricted. Consequently, economic disempowerment leads to reducing the women’s agency. Kabeer explains that poverty leads to disempowerment, as the satisfaction of basic needs is being prioritized and therefore restricts choices. It is not our position here to classify whether the women are “poor” under Kabeer’s definition, but sentences like “*one is at least able to get the vegetable expenses covered*” (FGD 2) or that they do not have sufficient money to save from, as mentioned above, suggest that several of the women are mainly preoccupied with satisfying basic needs, which make them disempowered and restrict their ability to make meaningful choices.



Nevertheless, even though the system is malfunctioning, we have not detected power with or solidarity in order to alter the situation, according to Allen. This can have several reasons, but most importantly here indicates a lack of political empowerment.

#### 6.1.4 Education of Children

Additionally to the restraints on the economic resources analysed above, the expenditure on education has been made a subject of the discussions in several interviews as it is a financial burden to carry for the families both in relation to governmental and private schools (FGD 3 I 4, FGD 1), where the school fees for private schools have been mentioned more frequently. *“I always had to borrow for my daughter’s school admission. The private school fees are so high. The admission charge is so high. Every year I had to borrow. I have to give a good education to my daughters. Schools have made my life tough. Education has become so expensive these days.”* (FGD 3). The fact that the women do pay private schools also for their daughters’ education indicates that they value a good education as a human resource for their lives. This can be classified as an achievement, as it transforms the daughter’s agency as well, since it will strengthen their power within - the sense to have agency - and therefore will also lead to power to determine their lives and make strategic life choices. It furthermore has transformative potential to provide them access to other resources as well, and overcome gendered differences in access. However, it is unclear how much it has been her agency or that of her husband. Lastly, one of the women who had to drop out of school stated that *“every parent wants their children to move forward in life. However the conditions at home were not favorable to study further. My family says to me to study from an open university. But I have no time to pursue from an open university”*, which also suggests that education is regarded as important for general empowerment. Furthermore, another woman shared that she did not receive an education herself, but thus *“wants her children to make a good living by acquiring education”* (FGD 1). Here being economically disempowered does not restrain the women from taking up agency and investing into their children’s education, as a human resource. This reinforces social empowerment, through gaining self-confidence, autonomy and identity, but also consequently increases economic resource, if children have better paying jobs due to higher human resources. Education most likely also supports political empowerment if students learn civic duties at school. Showing the influence of national and institutional structures on the women’s empowerment, the government’s failure to provide sufficient free school education

impedes the women's empowerment in term of resources and their children's resources in the future.

### 6.1.5 Education of the Women Workers

Education under Kabeer's empowerment approach can be classified as a human resource 'an individual has potential access to'. The women's access to education has been restricted, as we have seen that out of 16 individual interviewees: 1 woman only finished primary school (I 3), one finished upper primary/ middle school (class 6-8) and two women were not sure until which class they exactly studied, but dropped out during middle school (I 4; I 10). 4 interviewees have concluded secondary education (class 9-10) and seven have attended higher secondary, out of which 4 graduated. Only woman stated to have a bachelor's degree in commerce (I 15). The women here had de jure access to the resource of education, but could not de facto fully utilize this resource, leading to a restriction in their choices and possible achievements to overcome gendered structures. Hence, also constituting a barrier to their social, political and economic empowerment as argued above. Moreover, education often provides opportunities to present critical arguments to women to start questioning gendered structural inequalities, as Kabeer pointed out. Two of the younger respondents shared that they had to drop out of school to sustain their families instead (Annex 4). One of the interviewees, a 22 years old worker in the factory, shared that she had to quit her higher secondary school education, in order to generate an income for 5 family members, as her father "*does not earn well*" (I 14). Here the lack of economic resources in the family restrains the woman's first order choices of finishing her education, which possibly influences alternative choices later in life. Her agency is restricted by the financial situation of the family, the power to pursue her education thus influencing the capabilities in life, possibly also her achievements as the outcomes of the choices. The woman here also is prioritizing the family's needs over her own, to finish her education. As Kabeer refers to Fierlbeck on the issue of outsider values, the perception of women as individuals rather than a part of a community could have potential empowering effects for the individuals, as she might prioritize her education in a different, more individualistic society. However, this would also entail the need for social welfare provisions, which would support her and her family as well. Dropping out of school due to a lack in economic resources is furthermore socially disempowering since schooling increase the opportunities for developing self-confidence, a sense of autonomy and identity. Additionally, being educated influences the ability to access financial resources from the state or banks, indicating that education is perceived as an

important personal resource (I 1), which we will analyse in detail in the section on financial literacy.

Throughout the section, we have seen that the women face financial struggles. Even though one might argue that these women are empowered under a market empowerment approach as they have full-time jobs, their income is insufficient due to the intersecting barriers. These barriers are deteriorated by the absence of inefficient social welfare provisions and lead to a restriction for the women to acquire capabilities to live a life they value. Hence, the structures reduce the abilities for the women to choose, as argued by Kabeer (1999). Overall scarce economic resources of the families restrict the women's first order choices. Moreover, these factors therefore constitute barriers mainly for the women's economic empowerment in relation to financial inclusion, but also to their social and political empowerment.

## 6.2 Access and Availability

As described in the methodology on data and material, the vast majority of the urban women workers generated income, while only few of them were domestic workers. Therefore, the majority of the women should gain economic resources through their salaries. However, the different credit systems showed disempowering barriers to the de facto access to additional economic resources, as we will explain in the following.

### 6.2.1 De Facto Access Options of Credit Systems

Firstly, in terms of saving options, the women used various credit systems from piggy banks to formal banks. Furthermore, a number of women had experience with 'committees'; an old Indian loans system, where a group of women or men pool their savings and every month bid to receive the money. This system has potential to lead to political empowerment and 'power with', because the women meet in groups and thereby learn democratic practises, organisational understanding and develop negotiation skills in order to bid. However, the systems also has its barriers, as will be examined later on. Few women also mentioned the use of life insurances – most likely as a saving method, which would benefit children and relatives after the death of the women. Finally, few women used government schemes such as Jan Dhan

Lakshmi Society Ltd<sup>3</sup> and National Urban Livelihood Mission<sup>4</sup>. These government schemes have similar group features of the committees, and thus also presents politically empowering options. They are additionally not only saving options, but also constitute sources of extra income, which would lead to an increase in the women's economic resources.

Secondly, in terms of loans options that women had de facto access to, the women used banks, informal money lenders from their communities or borrowed money from their relatives, neighbors, colleagues, landlords or, in a single case, an employer. These lists of credit systems, used by the women, shows the de facto access to resources, following Kabeer's measurements of empowerment. As explained in our theory section, "*resources include the economic, human and social resources an individual has potential access to*". Importantly, the lists above only include what the women explained that they used – de facto access – and not those they had heard of or had de jure access to. Credit systems to take loans and means to save up money or benefit financially from governmental schemes thus constitute the women's access options for economic resources. Thereby, the women had potential to be economically empowered through these different financial services. However, the the analysis will show, the credit systems were not equally empowering as the following analysis will show. Additionally, the aspect of investing money will be analyzed more closely in the section on financial literacy.

### 6.2.2 Interest Rates

Different aspects of access showed to be barriers to the empowerment process. One of the themes that was important for the urban women workers was the interest rates of the different credit systems in terms of loans. As an example, one woman (I 10) expressed that the interest rate would always be a burden – both in terms of the bank and the moneylender. However, many women generally perceived the interest rates of the bank as being low – at least in comparison with the interest rates of the moneylenders. One woman in FGD 4 expressed about the interest rates of moneylenders: "*The interest is 7%-10%. The interest is so high that you will have to keep paying interest for life long. Keep earning and pay till you are not alive*". Furthermore, several women described that they refrained from taking loans due to the high interest rates, both in case of the moneylenders and the banks. The interest rate is therefore a barrier, which means that the women often cannot access credit systems for loans and thus gain economic resources, which again is a barrier to their economic empowerment.

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<sup>3</sup> A saving scheme, which provides the women 9% yearly interest (I 15)

<sup>4</sup> A saving scheme, which also provides the women a machine to produce snacks to sell (FGD 2)

This dilemma was not the case for women borrowing money from neighbors or relatives, who do not take interest: *“We have this system of giving/ taking loan among ourselves without any interest. They set a specified time and I pay back within that time period”* (I 4). In this case, the woman explains why she borrows rather from neighbors. Thereby, it is implied that she makes the decision based on her reflections and ability to analyze the most affordable credit system option. It is moreover a form of social resource, as the neighbours support each other and get together to solve common problems, which in turn indicates social empowerment and could provide an opportunity for political empowerment as well.

### 6.2.3 Bank Procedures and System Flaws

In terms of the banks, the women further described several system flaws, which hindered their de facto access to financial resources. While most of the women were both able to withdraw money from the ATM and go and talk to the bank, this was not always the case for all women. One woman explained that since her salary always ran late, she only rarely visited the bank (FGD 4). Several women told stories concerning problems with dysfunctional ATMs and unknown withdrawals, for example one woman in FGD 3 stated: *“I had earlier visited the ATM once. It was rupees 10000. The money didn’t come out. I had pressed the button but money didn’t come out. When I had gone home, the message of withdrawal was received over the phone”* (FGD 3). After the woman had told her story in the FGD, several women agreed with her that it happens often. These cases have effects on the women’s trust in the formal credit system, as will be examined later in the analysis section on ‘Trust and Perception’, but for now it presents an example of how the de facto access to economic resources sometimes are restricted due to system flaws. Furthermore, while most women lived close to their banks, few women expressed that they could not access the bank due to the distance (FGD 4).

However, one of the most recurring barriers in terms of bank system flaws seemed to be the time-consuming processes. To open a bank account or take up loans, the bank has various bureaucratic procedures which can be rather time consuming. One woman specifically states that:

They will make us run and life will become tough. Who will visit the bank and lose out on our daily income? [...] They will ask for one or the other documents. This document has errors. That document has errors. Because of the Adhaar card [Indian identity card], I am making frequent visits to the Adhaar office for 6 months. They had themselves recorded my birth date wrong. There was so much rush. And the fault was made by the officers and I am paying the price (FGD 3).

As the woman emphasizes, these procedures may result in the women losing their daily income and they do thus not only constitute barriers to access, but even deprive the women of economic resources. The quote also shows that in order to open an account or take up loans, one needs to provide certain documents. The Aadhar card (Indian identity card) is needed for regular banks and for the Jan Lakshmi scheme, and while the process may be complicated, several women indicated they had obtained the identity card. Thereby, some of the women had de facto access to several credit systems with their Aadhar card. However, the demanding procedures often were barriers to the women's de facto access to economic resources and thereby these procedures were delimiting the women's economic empowerment and financial inclusion.

#### 6.2.4 Availability

In spite of the above mentioned barriers to access the banks, nearly half of the women in the individual interviews answered that they would approach the bank when asked who they would borrow from if they would need a loan urgently as it is considered to be "*safe*" (I 8), or "*Would be easier to repay there.*" (I 9), thereby indicating that the procedures of the bank were not always insuperable obstacles.

Other interviewees mentioned the moneylenders as an option, as the money is more quickly accessible in emergency situations (FGD 3, FGD 4). This mainly seems to be an issue if family members need to go to the hospital, where there is little time left to go to a bank and fulfill the requirements (I 12). Therefore, the women accept higher interest rates in emergency situation. As an example, one of the women explained that "*The other sources charge the interest in looking at the situation of the person in order to take advantage. Suppose a person needs the money urgently, they can charge him 10 % as he will [accept] it surely*" (I 5). Here, the woman points to how the moneylenders have the 'power over' in the sense that they dominate the women and make them accept conditions that they might not have agreed to in other circumstances. The moneylenders can thus take advantage of the fact that the women do not have any other alternatives of credit systems in urgent situations, and thus no other choice or agency. We argue that this is in fact an example of how the moneylenders, as a credit system, is economically disempowering for the women. This is due to the fact that they are being exploited based on their lack of financial resources, which the moneylenders in turn reinforce through high interest rates, reproducing the subordination of the women.

Also quite often relatives or neighbors have been cited as a financial source in emergency situations (I 13, FGD 2, I 12, I 2). The interdependence on the relatives and

neighbours in these interviewees show mutual support as in a collectivistic society, which will be further elaborated in the analysis section on ‘Trust and Perception’. It could further be classified as a social resources, since it helps the women to avoid high interest rates with moneylenders in this case and therefore increases their choices. Alternatively one woman stated that selling her jewellery is an option, if relatives refuse to help (FGD 3). Two women further stated that they would withdraw from their salary account in emergency situations (I 2, I 3). Given the analysis on ‘Economic Resources’, this suggests that most of the other women do not have sufficient resources to do so.

Consequently, an equal amount of the respondents stated that they would approach the bank or relatives/neighbours in case of emergency. The women choose the banks over money lenders, even though the access barriers have been described to be high (see ‘Bank Procedures and System Flaws’. Further, women sometimes have to use moneylenders at higher interest rate, if relatives cannot support. The urgency to take a loan at higher interest rates, in the absence of alternatives or health care, is an additional barrier to the further economic empowerment of the women, restricting their capabilities.

### 6.2.5 Requirement of Collateral

In relation to the procedures of the credit systems, both banks and moneylenders often require property papers to ensure that the women pay back the loans. As explained by one of the moneylenders: “*What if they run away [with the loan], it would be a loss for us*” (ML 3). However, the property papers constitute one of the most recurrent barriers for the urban woman workers to access the credit systems and economic resources. While only 5 women (of the sample of 70 women in total) had obtained loans through the bank (FGD 4, FGD 1, FGD 2), many of the women explained how they refrained from taking loans, as they had heard of the property paper as requirement. They explained how most of them lived in rented houses and therefore did not have any property papers: “*Who will give us [a loan] as we live in a rented house?*” (FGD 2) and “*only people with lots of money can opt for a loan. People like us cannot as we have no money*” (FGD 3). This shows that even if the women had the ability to take up loans, they would not be granted a loan since those in rented houses cannot fulfill the requirement of property papers, therefore further restraining de facto access to this economic resource. Their current economic resources thereby also determine their future access to economic resources. This links with the issue of scarce economic resources (see section on economic resources), and how Kabeer views poverty as a disempowering structure that hinders

the ability to have choices. As choice necessitates the possibility of alternatives, the women's alternatives for access to economic resources are in this case restricted due to the requirement of property papers from both banks and moneylenders, and they therefore have little choice in choosing their credit system. Furthermore, in general, while some of the women explained that even if they did manage to borrow money, they could only get smaller sums: "*One gets nothing easily, everything is difficult. Sometimes people have to work hard. If people lend, the amount is less like 500-1000 [Rs], but no one gives a huge sum of money*" (FGD 2), which further points to the fact that they are in a deteriorating circle, which disables them to access further economic resources and therefore to be financially included.

### 6.2.6 Migrant Status as Barrier to Loans

Within the discussion on limited economic resources and requirements of collateral, it is important to note that many of the women are migrants from different Indian states. In one instance, a woman connected her difficulties in gaining access to economic resources to her migrant status: "*I have borrowed from private moneylender when my husband was really sick. [...] Interest was high but had to borrow. No one gives us as we are migrated people. It was during the night so could not wait till the morning for the bank*" (I 12). This quote indicates that migrants may face further discrimination or that this social category signifies poor financial resources and therefore lack of collateral. This shows the complex discriminations the women experience in the intersection between being migrant and being from low socio-economic class. It can be argued that the woman in this case have identified this experience as a part of wider structures of discrimination of migrants, as related to Horton's notion of consciousness raising. It should be noted that Horton's notion of consciousness raising is when women collectively question and contest the structures, but this woman was the only one referring to this discrimination. Therefore, it can be argued that the woman here lacks collective agency and thus solidarity.

In relation to insufficient economic resources and social stigma, it is worth noting how these structures and demands for property papers reproduce outcomes, ensuring to some extent that the women continue to lack economic resources and thus prevent them from also gaining agency and ultimately achievements. The credit systems, affected by market, institutional and gendered structures, in this sense have 'power over' the women by restricting their preferences and choices, maintaining them in subordinate positions. However, as the requirement of property papers links to wider market and institutional structures, it further shows that barriers



to empowerment are not only matters of individual responsibility of empowerment, but are embedded in structural conditions - as in line with the argument of Parpart et al. that global and national forces impact women's empowerment.

### 6.2.7 Gender as Barrier to Loans

Another structure that appeared to be a barrier for women, to be financially included, and to obtain loans was that of gender, at least in case of the moneylenders. One of the women explained it in this way: *"We do face any problem. We cannot ask a loan from the male as people would suspect something wrong. Male can ask from the male. Female can take it from another female also easily"* (I 10). Both the urban women workers, as well as one of the male moneylenders, explained that society would speak ill of the women and accuse them of having intimate relations, if they visited male moneylenders: *"Like she is visiting his house, what she must be doing, why is she visiting etc."* (ML 1). The male moneylender further described that he had to function within the expectations of society and therefore did not give out loans to women. While the male moneylender in this case seems to put the blame on society for the gendered preference (and reproduction of gendered structures), he also comments: *"The man has his own identity and conscience and his commitment to his word unlike a woman"* (ML 1). The statement shows that he too has a gendered perception of women, which is a direct barrier for the women's access to obtain loans and be financially included. Again, the structures of society – in the case of the gendered structures – determines the women's possibilities for access to economic resources and thereby economic empowerment. The gender structures have in this sense also a socially disempowering effect, which limits their full participation in society. It is worth noting that there were at least one female moneylender present in one of the sample communities, who also expressed that women approach her more often than men, and thereby the women had some form of access to economic resources. However, male moneylenders are the norm and most of the urban women workers did not know any female moneylenders, which shows a restriction in the women's possibilities of alternative credit systems and thus their ability to make choices, further restricting their economic empowerment generally and also in terms of their financial inclusion.

Moreover, the financial status of the women showed to be linked with these gender barriers. Both the male and female moneylenders were particularly against lending money to housewives due to their perceived low financial status: *"I don't give to housewives [...] I don't trust much. I inform their families. What will she do with the money as the husband*

*will do everything with the money*” (ML 3). The financial status of the women as housewives depends on the gender structures, in which women are primary caretakers and often work domestically. This shows that the social categories of gender and employment intersect and thereby exacerbates the discrimination of both categories, which are impeding the women’s access to economic resources and further preventing their agency and achievements.

### 6.2.8 Requirements - Guarantor

In relation to this, all of the moneylenders – and in some instances the banks too – requires one or several guarantor(s), who can vouch for the women before the loan is given to them. One woman shared that she had to bring her husband or son as a guarantor, while a widowed woman shared that the bank had to call her only child, a daughter who was working (FGD 1). This too could indicate that the banks prefer male guarantors, but the women rejected this indication and further explained that the bank only looks at the salary of the loan seeker and the guarantor.

However, a person’s employment is again affected by gendered structures, and therefore women are more likely to have less financial resources than men. The gendered structures are thus reproduced by the guarantor system (in the same dynamic as poverty was reproduced by the property paper requirement) in the sense that guarantors tend to be males, as men are wealthier due to the gendered structures. The gendered structures are also reproduced in the sense that the women will have to rely on other people’s agency and choice in being guarantors in order to take up a loan. The process itself thereby requires the women to hand over agency, to someone else to make decisions, which is both economically and socially disempowering.

### 6.2.9 Other Requirements of Collateral

Interestingly, the women shared that they were sometimes able to provide jewelry instead of property papers to the moneylenders, which brings in another gendered dimension. This enablement and type of economic resource is unique for women and thus constitutes a form of gendered empowerment, but it should be noted that it is only due to the disempowering gendered structures which ensures that women do not have property papers in the first place. However, the women did not explain whose decision it was to mortgage the jewelry – the women or their husbands – and therefore we do not know if the women themselves had the agency to use this economic resource. Either way, not having jewelry would impede their access to economic resources. Finally, some women expressed that the banks asked for bribes

in the process of getting loans cleared (FGD 2). Due to the lack of financial resources, this is obviously also a barrier to the women's access to the bank, financial inclusion and economic resources.

These different aspects of access show how the urban women workers' migrant status, socio-economic class and gender – and the intersections of these social categories – influence their de facto access to economic resources and therefore constitute barriers to their economic, social and political empowerment. They further show that the women face barriers to their empowerment that are tied to wider market, institutional and gender structures in society, which in turn proves the critiques of market empowerment that sees empowerment as an apolitical project. The financial and gendered structures cannot be solved by the women individually.

## 6.3 Financial Literacy

Following the outline of the women's economic resources and the potential access to it, we will now present how the knowledge about these options and financial literacy in general influences the women's empowerment. Financial literacy has been defined as “*A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.*” (OECD INFE, 2011). Hence, establishing a skill, which is important for economic empowerment. This definition will guide this section in order to establish in how far insufficient financial literacy is a barrier to the women's empowerment.

### 6.3.1 Financial Skills related to Bank Access and Services

As indicated by the individual interviews, the vast majority of the women use the ATMs and also withdraw money themselves (I 1 - 1 6). Moreover, when starting at the factories they opened a bank account for the workers in the office, which also suggests that they did not have a bank account beforehand and that other women in the communities might not have one either, as some women in the FDGs, of which not all worked at the garment factory, stated that they do not have an own bank account (FDG 1), even though the government introduced a measure to avail access to bank accounts at 0 balance in 2014 under which some women in the FDGs stated to have a bank account (FDG1, PM Indian, n.d.). Thereby, following Kabeer, the opening of bank accounts were not necessarily indications of the factory workers' strategic life choices,

as it was not the women's agency, but a requirement, to open the bank accounts. Furthermore, approximately the half of all women in the FGDs indicated that they read and understand the text messages from the banks sent to the women's mobile phones containing information about withdrawals and account balance (FGD 2, FGD 4, FGD 3). However, when asked if they could understand the text messages, one women answered: "*Only this woman is educated. We all are illiterate.*" (FGD4). Here, the women highlights the issue of illiteracy as a barrier to utilize these services. It has also been mentioned that illiteracy is an impediment for some of the women to use the ATMs (FGD 1, FGD 4). Thus, illiteracy, as the absence of education as a human resource, impacts the women's agency to access their economic resources themselves. The lack of de facto access to economic resources is thus a barrier to their economic empowerment.

Three women stated that their husbands or son use the mobile services of the banks, but that they do not use these services (FGD 2, FGD 4). This indicates that the women sometimes depend on the male family members in order to understand the text messages and access the financial services, which further plays into the gendered structures of the Indian society, where men are usually the main decision-maker of the family. Thereby, the women's lack of human resources, in form of literacy, reproduces the gendered structures and impedes their social empowerment as well. Nevertheless, one interviewee shared that she was considering to use online banking and had already installed the required application on her mobile phone, while she is also managing her budget. She is further part of a governmental financial scheme (as mentioned before), invests into her daughters' education and manages two bank accounts, one separately for savings (I15), as well as has a Bachelor's Degree in Commerce. This shows that having human resources enables her to have more agency over her money and contributes to her economic empowerment.

### 6.3.2 Information on Bank Procedures

In terms of information about bank loans, five women in total stated (FGD 4, FGD 1, FGD 2) that they had taken a loan from the bank. Nevertheless, the data suggests an overall lack of information regarding bank procedures about obtaining loans and related interest rates. The lack in information seems to be linked to the actual act of taking a loan, as further indicated in the interviewees' statements: "*Have not taken loan so have no idea*" (I 3), "*I have no idea. I have never done this.*" (I5) and "*I have no idea. I have not taken till date.*" (I 16). In FGD 4, one women link the lack of information on bank loans with the lack of education in general;

*“A lot of us does [sic] not know the bank process and requirements. We are uneducated. How we will know the entire information?”*. Another women stated that *“Middle-class can still save and the fact they are educated. The main reasons are being educated and uneducated. Educated can go and find about the benefits of the bank and information about the schemes and well-aware of profits and advantage”* (I 1). Again the lack in education as a human resource impacts the financial literacy and access to economic resources of the women workers. The women are therefore lacking knowledge about bank procedures, which restricts the financial options they can choose from. Hence, this lack in financial literacy skills influences their agency to choose as well and therefore restricts their economic empowerment.

### 6.3.3 Awareness about Managing Economic Resources

In relation to saving money and having tight household budgets, some women have demonstrated skills of managing and planning budgets, for example: *“I make a salary segregation between my savings and expenditures. And use the savings when required.”* (I5)” as well as rationing the money (FGD 2, I 4, I). The management of the household budget from both husband and wife has also been mentioned couple of times: *“We make a budget list monthly, the savings and the expenditure.”* (I15) and *“My husband’s salary is spent on children’s fees, house rent. My salary is used sometimes to give as pocket money to children or to buy clothes for them. Household expenditure on the husband’s salary. His salary gets exhausted and mine gets into savings often.”* (I4). Firstly, making the budget together indicates shared agency over the money, which is an indicator that the women are socially empowered. This can be further classified as an achievement, however we do not know about the transformative potential about this achievement from the data (see section on ‘Household’). Subsequently, by demonstrating the skills to plan and handle the household budget, even though it might be done in cooperation with the husband, the women show financial literacy skills, which indicates that they are economically empowered in this regard. Secondly, providing the children with pocket money supports them further in acquiring relevant financial literacy skills and fostering saving habits therefore expanding their human resources. Another women stated: *“I also give pocket money to eldest daughter but she does not spend much. She has a habit of saving.”* (I 11). By using their economic resources for the children’s pocket money, the women utilize their agency in a transformative way, as it provides the children with human resources, by learning basic financial literacy.

Further, some women stated that they deposit money in the bank to ensure that they do not spend on “*unnecessary expenditure*” (FGD 3). They further explained that “*When you have no money in your hand, obviously you will not spend*” (FGD 3) or “*You will withdraw as per your expenditure*” (FGD 3). Furthermore, they named additional advantages, such as “*it will be kept safe and can be used in an emergency.*” (FGD 3) and “*The benefit of keeping money in a bank is that you receive interest. But will not get any interest if kept at home.*” (FGD 4). All these quotes indicate that the women have basic financial literacy skills, demonstrating awareness of financial behaviour. This supports the women in having more economic resources available, therefore increasing the variety of choices available to them and as a consequence being economically empowered. Nevertheless, two other participants in the FGD 4 stated that they use a piggy bank to save money, which can have several reasons.

Some of the women in the interviews stated that they were unable to save and therefore did not invest money or give all earned money to the parents (I1, I14, I16). The rest either stated to have life insurances (I13, I12, I4, I3, I9, I10), invests in a committee (I5, I7, I11, I13), have saved in order to invest into a plot of land (I6, I11) or a fund for the children’s education (I2, I15, I8). Owning property in the individual interviews has been referred to as “*the popular form of investment and it doesn’t go anywhere and stays with you.*” (I1). The interviewees demonstrate financial understanding and advantages of investments to improve their financial well being. Thus, knowledge as a human resource about investment possibilities is an indicator for being economically empowered in this regards, as they are able to increase their economic resources and therefore eventually the amount of strategic life choices available to them.

#### 6.3.4 Learning about Financial Aspects

When interviewing the women workers in the factory, it became apparent that the factory offers voluntary P.A.C.E. training for the workers, which teaches them once a week ‘life skills’ also addressing financial literacy. However, not all women had participated in this scheme. Additionally, as outlined in the analysis on de facto access options, the women working in the factories all have a bank account. Hence, by facilitating the training on financial literacy and the de facto access to bank accounts, the factory contributed to the economic empowerment of the women, leading to their financial inclusion.

Furthermore, some of the women state that they know where to get information from and are willing to learn. “*With respect to any procedure not known to me, the bank staff tells me the information and are very helpful*” (I 13). The banks can also be argued to be empowering

for the women in the sense that they – at least in one case – provided the woman with new knowledge and thus enhanced her financial literacy (I 13). Furthermore, some women have been taught how to withdraw money from the ATM by the factory staff when commencing the employment at the factory (I 14) and another one is helping others to withdraw money (I 9). Here, we argue that this can be seen as empowerment in terms of ‘power with’, which can be used to overcome male domination in the long run, if women increasingly support each other to gain economic empowerment. This solidarity to help others to learn further supports social empowerment.

The women (whose brother worked at the State Bank of India) further indicated interest in being educated about finances, for example: “[I] would love to have information. I will go and ask my brother about the information as he does this work” (I 5). Other women stated that they were open to invest time and attend sessions on financial literacy if they were to take place (FGD 1). These statements indicate a need for information, which appears to be higher in the FGDs, as well as the willingness to learn in order to improve livelihoods. Such measures could help to expand the women’s agency, as it increases their control over ‘de facto access to’ and amount of economic resources available to them. An increase in their agency over the money therefore influences positively the ability to make strategic life choices, which can lead to achievements. Overall, additional financial literacy would strengthen the women’s economic empowerment. If this were to be done in groups for women they could entail the opportunity for the women to develop ‘power with’, providing the women a space to learn, exchange and empower each other, which would support both political and social empowerment.

Generally, the women are economically empowered as they showed financial skills, such as withdrawing from the ATM, managing household budget, being aware about the benefits of banks, investing money. Nevertheless, the data points to less financial skills within the FGDs, which can explainable by the lack of P.A.C.E training, as well as the factories requirement to open bank accounts. Moreover, lacking knowledge regarding bank procedures is a barrier to the women's economic empowerment and financial inclusion, leading to less choice and economic resources.

## 6.4 Trust and Perception

This section will overall examine the relations between the women’s empowerment processes and the women’s perceptions of loan taking as well as their trust in the different credit systems.

Generally, the women expressed that they tried to avoid taking loans and manage on their salaries instead: *“I don’t take a loan. I adjust from what I earn. If we take a loan today, then we have to repay as well”* (I 9) and *“I would not take the loan. I pray that the need does not arise”* (I 7). This underlines the women’s restrictions of economic resources and their perception that a loan would further reinforce this situation rather than improve it.

#### 6.4.1 Trust in Formal Credit Systems

In terms of trust, the different credit systems can be argued to have different empowering (or disempowering) effects for the urban women workers. In spite of the different access barriers, the banks were generally perceived positively, as mentioned, due to the low interests. Other positive aspects of the banks were also highlighted by the women, such as: *“The bank is more trustworthy”* (I 8) and *“I feel safe with bank. Whenever required, use ATM to withdraw money [...] They treat well”* (I 12). These aspects show that the women feel comfortable with the bank, which in turn enables their de facto access to economic resources. The latter quote further shows that the woman uses her agency to withdraw money whenever needed and thereby have capabilities. The quote also shows that the behavior of the bankers is an important measurement for the women’s reflections on their options. This is also reflected by a woman in FGD 1, who argues that an advantage of the bank is that the bankers have neutral behavior in terms of loans, compared to if the women wanted to take up loans from more private sources. Additionally, some of the women were informed about the bank procedures of the bankers (see section on ‘Financial Literacy’). This benefit of gaining financial literacy sometimes shaped the women’s preference of the bank. Thereby the bankers’ behavior and their assistance, which can help the women in gaining financial literacy, proved to be important.

A final aspect related to the women’s trust in banks is the importance of familiarity. The women workers, who were interviewed individually at the factories, all had bank accounts as a requirement from the factory to transfer their salaries. It is therefore interesting to note that the women working in the factories generally expressed trust in the bank (with few exceptions), while the women interviewed in the focus groups, who did not all have bank accounts, generally were more critical towards banks. This indicates that the amount of exposure the women have to the bank influences their financial literacy as well as their level of trust in the banks, which might be further interrelated and reinforce each other. This points to an obvious opportunity to increase the women’s trust in banks, which in turn would present them another



option to access economic resources leading to economic empowerment, therefore increasing their ability to make strategic life choices.

#### 6.4.2 Distrust in Formal Credit Systems

While most of the women saw the bank as being a trustworthy credit system, some of them also had negative experiences in relation to their interaction with the bank. In some instances, this did however not seem to affect their trust. When asked about experience with banks, one woman answered: *“Good relationship. Faced problem once”* (I 16). She went on to explain how money was once deducted from her account without her knowledge and that she had therefore complained to both the bank and the police. However, *“behavior [of the bankers] was good, when I had faced the problem”* (I 16). The incident did not affect her relations to the bank and her de facto access to economic resources. Nevertheless, this kind of experience was repeated by several women, who had also been subject to different issues of ATM misuse or dysfunction. In some cases, this did affect the women’s de facto access. One example is a woman who explained that she trusted the bank and felt well treated, but also that: *“My husband withdraws. I don’t. I too can withdraw but I fear of losing the money. I have heard from many women that they got more money deducted or ATM got stuck”* (I 11). Similar experiences were shared by other women as well in the FGDs. It shows that the stories of other women who experience difficulties potentially pose a barrier to the women’s access to economic resources. While the bank and the ATM are still there for other family members to use and withdraw from, this is only de jure access for the women. The de facto access is strained by these stories, and further interlinks with gendered structures. While the aforementioned woman does not explain the reason for why it is the husband taking over the task, it can be argued that she likely either fears to fail and to be responsible for a potential loss of money or that she (or the husband) thinks that the husband is better fit to handle such an issue. Either way, she hands over the agency to withdraw money to the husband. The handing over agency reinforces the patriarchal norms of men being the lead in decision-making, and she therefore herself contributes to gendered structures of society, leading to social disempowerment of women.

While the distrust in both ATM’s and potentially also their own ability to solve the problem completely prevented some of the women to withdraw money, some women also had distrust in the bank system itself: *“Have heard of incidents of fraud, so I withdraw all the money the day I receive my salary. I don’t keep it safe there. Also, I need to withdraw for household expenditure as my needs are”* (I 2). While the woman in this case does not benefit from the

interest rates - and thus additional economic resources - the distrust in the banks does not hinder the woman from accessing her current economic resources. Rather she makes the decision after having reflected on the perceived disadvantages of the bank, and thus indicate that she has agency over choosing her preferred credit system.

### 6.4.3 Trust in Informal Credit Systems

Turning the focus away from the banks, the informal credit systems also sparked both trust and distrust among the women, influencing their empowerment. Some of the women explained that they preferred to turn to neighbors, relatives and colleagues for loans. These women always explained their preference with good relations through statements such as “*will take it from neighbors with whom I share a good relation. Get 1000-2000 rupees from them easily*” (I 11) and “*have taken from brother. In case of urgent situations, we take from neighbors. We share good relations and have known each other for many years, they do give us a loan*” (I 13). These quotes show that the access to borrowing money, and thus gaining economic resources through other informal credit systems, depends on the women’s good relations with these. We therefore see good relations as an example of social resources, in accordance with Kabeer’s approach to empowerment, which the women have gained access to through social relations within their families and communities. Furthermore, these informal credit system options based on close social relations can also be seen in light of Parpart’s notion of power as the ability to work collectively and Allen’s notion of ‘power with’. The solidarity that has been created within these good relations can lead to alliances between the women, which overcome and challenge the social systems and the circle that keeps the women subordinated with lack of economic resources, as previously described in the section ‘Economic Resources’. The informal credit system that plays out between neighbors, relatives and colleagues can therefore also be seen as an empowering credit system, both socially and economically.

In this regard, however, the statements of two women highlight the complexity of the empowering effect of social relations. One of the women addressed the importance of faith and trust in relatives and neighbors (FGD 1). She shared that she had a healthy relationship with her neighbor, and that they supported each other in difficult times and took loans from each other. However, she further emphasized her resistance against taking loans from her relatives as they would taunt and humiliate her in the process. Therefore, although she has social resources in form of her neighbor, who can give de facto access to economic resources as well, she is at the same time suffering from disempowering social relations and family structures.

She therefore refrains from taking loans from her family, which in turn prevents her de facto access to economic resources and restricts her alternatives of choice. This shows how the social relations (and social resources) both can be socially empowering and disempowering for the women in different situations. This complexity is also interesting to reflect upon in terms of insider and outsider values, since a Western perspective may value independence as a form of empowerment, while a non-Western perspective may view dependence as empowerment. Importantly for this complexity, in terms of borrowing money, the women mainly referred to their social relations as being empowering, while only two women mentioned the process of taunting. Thereby, it is apparent that the women themselves focus mainly on social relations (at least in the context of taking up loans) as being positive, and thus socially empowering.

#### 6.4.4 Distrust in Informal Credit Systems – Moneylending

None of the women we interviewed spoke positively about moneylenders as an optional credit system (except in relation to the availability in urgent situations), due to the exploitation in form of high interest rates and subsequent deprivation of economic resources (see the above section on ‘Access and Availability’). The disempowering practises of moneylending is explained by one of the women in terms of social relations: *“Trust cannot be there in case of person-to-person loan. Relatives can be trusted as well with whom a good relationship is shared, but not with strangers. Interest is very high in case of moneylenders which is a big problem”* (I 1). This again underlines how the women give much importance to good social relations as one of the basis for choosing certain credit systems, and how social resources in form of social relations are an important aspect of the women’s empowerment.

#### 6.4.5 Distrust in Informal Credit Systems - Committees

On the other hand, the social relations were not always enough to ensure that committees were a profitable credit system for the women. Many of the women shared distrust in the committee system, because of the risk that members would leave the committee with the loan – or all of the pooled money – leaving the remaining members with a loss. While none of the women had left a committee with the money themselves, we cannot fully analyze the reasons for leaving, but due to the general lack of economic resources and intersecting, disempowering structures of society, it may be logical to assume that people run off with the money due to their inability to repay the loans. Nevertheless, the women interviewed did explain how this aspect affected their trust in committees: *“I have heard of a lot of fights and I don’t trust. I have seen fights in*

*the factory itself. They deduct a lot which is more than interest as well. This is not beneficial”* (I 10) and *“Have heard from some people having bad experience of fraud [...] Cases of loss in committee and that’s why I have not been a part of the committee”* (I 11). We see here that the women even refrain from joining the committees due to the fear of losing money, i.e. economic resources. This disadvantage is therefore a barrier to the women’s empowerment as it restricts their alternatives of credit systems and their choice between these. Furthermore, as described earlier in the analysis on access, the committee system otherwise posed potential for political empowerment, since the women would have to meet in groups that would foster democratic and civic understandings and practices. The fear that people can disappear with the money is therefore also a barrier to the women’s political empowerment, since they avoid the committees due to the risk.

Interestingly, the women’s perception of the risk of loss also indicates the complex challenges of migrants. One woman explained that she had personally been part of a committee formed by colleagues at the factory earlier, but lost faith in the committee system, as one of the members ran away with his loan without repaying it (I 5). The cashier (the person in a committee who collects and generally handles the money), who knew the person who ran away, then had to cover the lost expenses. She further described: *“The cashier later withdrew from the committee so the rest of us too decided [to] opt out of the committee. People from different regions come to the factory for work and we tend to have less knowledge about them. That is why the rest of us decided not to get into this committee”* (I 5). This dilemma has two implications. Firstly, good social relations are, as analyzed above, very important for the women in their preference of credit systems. It is thus a barrier for the women that they do not know the migrants, since the women therefore refrain from taking part in the committees – which again prevents them from gaining both alternatives in access to economic resources as well as political empowerment. Secondly, the dilemma also shows the barriers for the migrants, who do not have enough social resources in form of social relations to make the other women trust them enough (despite of lack of economic resources) to continue in the committees with them. The latter shows again how the intersection of migrants and socio-economic class disempower the women, since the migrants with less social resources in form of good social relations therefore too are prevented from gaining both alternatives in access to economic resources and gaining political empowerment. By being excluded from committees, the migrant women are furthermore restricted in gaining the highly needed social resources in form of social relations.

Finally, it is interesting to reflect upon the fact that the loans systems with neighbors and family etc. did not spark the same distrust as the committees, meaning that none of the neighbors, relatives etc. feared that the borrower would run away with the loan or be unable to repay it. This can firstly be explained by how the social relations are weaker in the committees, where the group of women may not all know each other extensively. Secondly, it points to the empowering effects of the collectivistic Indian society, which promotes social cohesion and interdependence, and therefore neighbors and families would always attempt to help each other, fostering both social and economic empowerment.

## 6.5 Household

In this section, we will present and analyze the themes and barriers, detected throughout the interviews with the women, that are related to the private sphere and the household.

### 6.5.1 Women Joining the Labor Market

All the women we encountered throughout our individual interviews at the factories, as well as the vast majority of women in the focus group discussions, are women who have joined the formal labor market and hereby stepped out of the of the household with the traditional gender roles of women as simply housewives and homemakers. Many of the women argue that they work simply because their income is needed, as some of them, as an example, are the only earning members of their families, while others live in large households of extended family that needs financial support. One woman specifically explains that she is the only earning member of her family, as her husband stopped working. When asked if she asks him to work, she replied:

*“I do. But he doesn’t understand. Difficult to make him understand. My husband used to have a shop when we got married. He did not work well. My maternal brother-in-law took him in his business. He has not been working for 3 years. He did work for 2 months/3 months sometimes in between. I have been working at [the factory] for 5 years” (I 2).*

This statement shows that this woman does not have the agency in terms of the ability to negotiate the burden of work load within her family. The lack of agency is therefore leading to the lack of social empowerment for this woman. Meanwhile, another woman argues that she decided to work because one salary was not enough for the household expenditures and because she felt that her time could be spend more productively by earning money rather than have leisure time. When asked whether anyone tried to prevent her from working outside the household, she stated: *“They did say initially if you go out working, children will face difficulty.*

*Who will look after them? But I told them I will be working for only 8 hours. I told my husband that I will adjust and you don't have to take tension. Now my children have grown up*" (I 4). Whether the objection to her joining the labor market came from e.g. family members or neighbors was not stated. However, it shows that her surroundings were trying to reinforce traditional gender roles on her in terms of her responsibilities as a mother and trying to limit her ability to make strategic life choices in terms of employment and income. In addition to this, the woman also state her reasons for joining the labor market as *"a household cannot survive in one salary. I feel it is also important to work for good health and income also. At home, I did not use my time judiciously and had leisure time but now I make productive use. I do household, childcare and also work at a factory in which I get to earn as well."* This indicate that this woman in particular see multiple benefits related to her involvement in the labor market, and find her role as a working woman to be a more valuable use of time. According to her statements, it seems evident that she has gained agency in terms the ability to act upon the goal of joining the labor market and become an earning member of the family and has gained the power to resist the objection against her doing so and negotiate her position and role within the family, as she is not solely being a housewife, but also an earning member of the family. However, as noted in the last part of her statement, she will *"only work 8 hours"* and *"will adjust and [her husband] does not have to take tension"*, indicating that she is still responsible for the same amount of work within household, without affecting the husband in terms of division of domestic work. This may, however, also indicate that although she has agency within the family in certain aspects, she does not have agency in terms of negotiating the division of work within the household, which is traditionally gendered. The socially gendered practices surrounding domestic work, can therefore be said to simultaneously disempowering for this woman in terms of social empowerment.

Overall, women joining the formal labor market and hereby gaining access to resources in terms of a personal income, may be argued to have the ability to increase their (economic and social) empowerment. However, these stories also prove the critique of the market empowerment approach, since the argument that women are subordinate in the household due to their lack of monetary contribution, and hence should be able to gain empowerment by moving away from the domestic sphere and into the labor market, is not enough on its own. We therefore argue that solely having access to the labor market and financial resources in terms of an income, is not enough for women to overcome patriarchy, as it does not necessarily have an impact on cultural gender norms and intersecting inequalities that may keep the women in a subordinate position within the family and household as well as the society as a whole.

Access to the labor market and financial resources needs to be combined with agency and a change of gender norms in order a substantial increase of the women's economic and social empowerment to take place.

### 6.5.2 Decision Making of Money

In relation to the decision making of how their money is spent, most of the women state that spendings is a shared decision between them and their husbands (e.g. I 3, 5, 6, 10, 11, 12, 13, 15). The shared decision-making indicates that the women (in those cases) have a sense of agency within the family in relation to the power to negotiate in relation to spendings within the household, showing social empowerment. Meanwhile others indicate that the decision making of how their earned money is spend lies primarily with themselves (e.g. I 2, 4, 8, 9, 11), which indicates that they have agency over their earnings, and hence are empowered in the sense that they are able to exercise choice. As an example, in relation to who makes the decisions on how the money is spent, one of the women replies *"I do. It is my responsibility. Even if my husband withdraws or I, I decide where to spend, where to save and how much to spend on household expenditure. I handle everything"* (I 4). Although the interview does not reveal whether she decides over the total income of the household or solely her own income, this statement indicates that she, as she has access to the financial resources within the family, also have the agency and power to make decisions related to these financial resources. Meanwhile, another woman expose that she is a widow and therefore has the sole agency over the budget in her family and that she has been *"handling herself for the past 4 years"* (I 8). Of the women we interviewed individually, this woman was the only widow and her reason for (and experiences of) handling herself financially can therefore not be seen as a pattern as such.

However, it may be noted that although these women have agency over their income, the level of expenditures compared to the household income may have limited choices when deciding how the money is spend within the household. However, the agency over their earnings allows them to make choices in terms of how and where the money is best used.

While most of the women we encountered stated that they have at least some part in decision making when it comes to the money of the household, other women exposed that the decision of how their earnings are spent lies primarily with their husband (e.g. I 7), while some of the few unmarried women we interviewed explained that they give their salary to their parents, who then decides how the money is spent on family expenditures (e.g. I 1, 16, FGD 3). As an example, one of the unmarried women shared that she feels like her salary is not hers

even though she is the one who earned it, and that *“I never thought that the money in my bank account is mine and they belongs to my parents”* (I 1), while another talked about how her money is spent on household expenditures and said *“I give my salary to my mother and she decides it accordingly”* (I 16). These aspects indicates lack of social empowerment, which entails a sense of autonomy and identity. Furthermore, by handing over their earnings, the women lack the access to resources in terms of their finances and are likely to miss out on the opportunity of taking part in decision-making over these earnings within the family. The women’s lack of access to the financial resources is restricting their ability to make choices, hence their ability to be empowered and make strategic life choices in terms of their earnings.

As shown in the background section, patriarchy and social hierarchy are embedded in the Indian society. The handing over of earnings and lack of decision-making related to one’s finances can therefore also be linked to position of the women within the family, where the husband or parents has a higher status than the wife/daughter. Further, this can also be related to Kabeer’s argument of women making seemingly disempowering decisions, in this case handing over their earnings, in order to obtain social status securing protection, recognition and privileges within the family, although it impairs the agency of the women. As we can see from our data, most of the women who indicated that they do not take part in decision making when it comes to their income are young and unmarried, which (in these cases) means that they still live with their parents. The handing over of the money seemingly without any agency in terms of power of choice of what their earnings are being used for, may then be related to the cultural aspect of the patriarchal society of India, in which children are subordinate to their parents.

### 6.5.3 Women and Time

In addition to the aspects of decision making, it may be noted that many of the women revealed that they are not necessarily always the ones withdrawing money from their personal account. The act of withdrawing is sometimes done solely by their husband or children (also argued in the section on ‘Trust and Perception’), and sometimes it is simply done by whoever has the time. This, however, shows that the women often do not have sole access to their account, whether they have stated to be the ones deciding over the money or not. In relation to withdrawals, one of the women in FGD 2 stated that *“the husband goes out of the home more often, so he will withdraw. I don’t think of going out especially for this.”* This indicates a perception of traditional gender roles, in which the wife is more likely to stay within the household, while the husband is more likely to handle matters outside the household. This



restricts her access to the economic resources and thus her economic empowerment and financial inclusion.

Although most of these women are working women earning money for the household, hence spending many hours at work each day, they still also have to take care of what is traditionally considered as gendered household chores. Although never directly stated by the women in relation to withdrawals, it was sometimes indicated that the double burden of having an earning job, along with taking care of domestic work within the household, is sometimes a factor in terms of the lack of time for the women to do their own withdrawing. In this case, it may be argued that the structures of the social relations and gendered division of labor within the family can be hindering the women's access to time as a resource, hence the ability for the women to choose how their time is spent. This is thereby showing a lack of social empowerment of the women within the household due to the unequal distribution of work within the household.

#### 6.5.4 Women as Better at Saving

Throughout the conducted interviews and focus group discussions, it became obvious that many of the women generally see a gendered dimension to the act and ability of saving money in their communities. While some of the women stated that neither the husband nor the wife has it easier when it comes to saving money (due to very low income in their family), many of them specifically stated that women are better at saving money than men. During FGD 3, one of the women stated that *“as much as a woman can save, the man can never save that much. A woman can only save. Man spends more,”* while another woman argued that *“we as a woman think of buying cheap things along with having some savings. Whereas a man prefers quality items. We want to manage our budget.”* One of the main reasons for this is, as many of the women agreed to, that a woman will suppress her own needs in order to save money e.g. *“if a woman is badly thirsty/hungry in the market, she will still not spend rupees 10 on her to quench her thirst”* (FGD 2), while they argue that the men will spend a lot of money e.g. on eating out, alcohol and tobacco. Particularly the men's consumption of alcohol was pointed to as an issue regarding the spending habits of the men, which will be further elaborated on in the section of 'Alcohol, Gambling and Domestic Violence.'

This aspect is double-edged, as it, on the one hand, suggest that the women use their agency to make different decisions on the economic resources than men seemingly would, seemingly proud of their ability to save money. By expressing their competencies, it is

indicated that the women are socially empowered in terms of self-confidence and autonomy and ‘power within’. Nevertheless, as it is also important to regard whether the agency has ‘transformative potential’ for the women’s choices, we also need to consider the other aspect of the women as better at saving than the men. By stating that women are better at saving than men, it may also indicate that the women are reinforcing gendered stereotypes of men and women within their cultural context, viewing men as more self-serving and women as humble and selfless. In terms of traditional gender norms, the woman is supposed to act as a caring wife and mother within the family setting, which may then require her to put the needs of others (husband and children in particular) before her own. When asked whether they save for themselves, one woman, as an example, stated that: *“I don’t think about myself. Parents think about their children first. We think firstly for our children. They have needs/desires apart from education like good clothes etc. later at last for ourselves if money is left”* (I 9). By arguing how their own needs are of less importance, this, in relation to the theories of Kabeer, shows an internalization of subordination amongst the women themselves.

In relation to this argument of the stereotype of the humble woman, it might be worth noting that while driving from one of the FGDs, one of the staff members of Breakthrough stated that due to the gendered perception of women having to be humble and not require much in terms of material goods, some of the women may have even further downplayed their personal desires and wishes to be seen as ‘a good woman and wife’, which may be the case during both individual interviews, but perhaps even more during some of the FGDs, as the women may have feared to be judged by others in certain cases.

#### 6.5.5 Women Hiding Money from their Husbands

While many women argue that they do not have a personal saving as such or that all the money earned are spend on expenditures (due to low income of their family), several of the women exposed how they hide money from their husbands e.g. for emergency expenditures such as medical aid and children’s school fees, as they believe that their husbands or other family members would want to spend the money on current expenditures if they would know about it. One woman for example specifically explained that she hides money in the bank for her and her children to use in *“uncertain times”* without informing her husband (I 7). The women are hereby showing ‘informal decision-making agency’, as they are deciding to save money without their husbands knowledge.

As described in the analysis section on 'Access', another woman stated that an incident, where her husband got really sick at night, required for them to borrow from a moneylender as the bank formalities would have taken time (see 'Availability'). This made her realize that they had to keep some cash at home for emergencies. She is therefore hiding money from her husband and family *"because when all the family members get to know about savings. The husband will ask to use that savings for nephew, niece or anyone else. The money gets used up for relatives most of the time instead of our own purpose"* (I 12). In this way, it indicates that she is going against the traditional collectivistic norms related to the joint family and prefers to look out for her immediate family. By hiding money for her own nuclear family, it can then be argued that she is using 'informal decision-making agency' to resist the opinion of her husband and family in terms of how they believe the money should be spent.

When hiding and saving money, it may be argued that the women are exercising power as 'the ability to make choices' by making the independent choice of setting money aside. Overall related to the theories of Kabeer, the money saved/hidden by the women along with the means used to save/hide the money (some of the women refer to their bank accounts, some to piggy banks) are the economic resources accessible to the women, while the agency of the women is shown by their ability and power to act on the goal of saving/hiding money. The combination of their resources and agency then leads to the achievements, which is the outcome of the women having savings available when they see the need and/or face an emergency without needing to take loans with interests. However, it may be argued that this cannot fully be seen as achievements as Kabeer presents it, as it may not have the 'transformative potential' in relation to a shift in power relations and hence women's empowerment. Nevertheless, saving money is increasing the women's financial inclusion.

The act of women saving their money, whether it is with or without the knowledge of their husbands, can further be related to Kabeer's concept of second order choices. The second order choice (and ability) of setting money aside can affect the quality of life for the women and their families, as it allows them to have financial resources available in times of need, regardless of what they spend the money on. Hence, it can be argued that the women who exercise the act of saving money (even without the knowledge of their husbands or families) are experiencing a sense of empowerment (economic empowerment in particular). However, as mentioned by many of the women, the money they save are used for things such as children's school admissions, times of need or poor health in the family in order to avoid the need for a loan with interests and are not directly spend on their own needs.

However, in contrast to this, it may also be argued that the necessity to hide the money from their husband in order to obtain any sort of savings is in some sense disempowering at the same time. Although it can be said that the women, who hide money, exercise ‘informal decision-making agency’, do not openly exercise agency, but hide it reinforces the notion of a gendered hierarchy and subordination of women within the family, hence then also leading to disempowerment.

When talking about hiding the money from their husbands, FGD 4 in particular uncovered how the husbands of the women have (or is believed to have if they found out) very different attitudes towards their hidden savings. *“Woman 1: My husband does scold me. I hide the saving and do not inform him. If he gets to know, he will scold me. Woman 2: My husband applauded me for savings that I had kept it hidden”* (FGD 4).

The instance of the women who stated that her husband would scold her if he was to find out that she is hiding money, it may be argued that she is hiding the money at a risk of those consequences, which is rather disempowering. The scolding from her husband clearly indicates a lack of social empowerment and a high level of gender inequality between her and her husband, where the wife does not seem to have any agency and ability to make strategic life choices regarding her earnings, which puts her in a socially and economically disempowered position, impacting her financial inclusion.

From our data, we cannot conclude whether it is more common for the women to be scolded or applauded for hiding money, as most of them simply state that they hide because the husband would otherwise spend it. However, the fact that they find it necessary to hide without the knowledge of their husbands (and sometime other family members) indicate that they lack agency in terms of the ‘power to’ negotiate about money saving within their families. As will be discussed further on, some husbands also used the threat of violence against their wives to obtain their earned money (see ‘Alcohol, Gambling and Domestic Violence’). However, having a certain degree of informal-decision making agency can be regarded as partial social empowerment, but indicates strong hierarchical and patriarchal norms within the family, which are restricting the women’s social empowerment, as she cannot just have the agency to save openly, this is a barrier to social empowerment.

#### 6.5.6 Alcohol, Gambling and Domestic Violence

According to the responses from the women, it was evident that the men’s alcohol consumption/abuse is also seen as a great barrier for many of the women’s ability to save

money, hence leading to economic empowerment. Some of the women directly linked alcohol and gambling issues of the men as a barrier for the family to save money. In FGD 2, three of the women have experienced issues related to the combination of alcohol and gambling and state that there were many cases of this in their community. Further, one of them explained that her husband spend all of his money on these habits and thereby does not contribute to the household expenditures.

Based on the knowledge we have about the StreeLink programme, as well as conversations with the staff from Breakthrough, we were already aware that domestic violence and abuse is a common issue for the women in Faridabad (and India in general). However, although we did not touch upon this issue in the questions asked, domestic abuse was something that some of the women brought up themselves, which, according to feminist research methodology, shows that this is an important issue in the women's lives. Some of the women directly linked this abuse to the issue of alcohol consumption. In FGD 1, the women argue that the men's alcohol consumption leads to fights and abuse by the husbands and state that if a working woman refuses to give her husband her money, she is subjected to physical violence and abuse. The women in FGD 1 further revealed the alcohol consumption and the fact that the husband take their money as a barrier for them to be able to save money. In FGD 2, one woman exposed how alcohol affects her family and saving abilities and stated: *"I am very sad about my family. My father drinks a lot. He earns well but he spends all on alcohol. That is why we cannot save at home."* When asked if there was any way they could make him understand about his bad habit, she responded *"no matter how much we try at home, he will come after me to smash us with the brick,"* which again shows how the women link the issue of alcohol to the issue of violence within the family.

When looking at the cases where there is an issue of alcohol consumption and domestic violence and abuse of the women, we argue that the violent and/or abusive men are exercising 'power over' their wives and daughters and use the act of violence, or threat, to override the agency of the women. In these cases, the women are seemingly unable to exercise 'power to' negotiate with the men without facing violence. When relating this to Allen, we can see how the women experience that the domination of the men and their behavior is suppressing the women. They are further being restricting in their choices in relation to their earnings and their ability to save against their will, hence leading the women to maintain a subordinate position within the household. This shows a lack of social empowerment of the women, as social empowerment, as mentioned in the theory section, aims to reduce domestic violence.

Consequently, the violence and being socially disempowered to act upon it constitutes a barrier to their economic and social empowerment in relation to their financial inclusion.

It may be important to point out that the alcohol consumption itself is not the cause of violence and abuse against women. Rather the violence is likely to occur due to several combining factors, in which the alcohol consumption may be a contributing factor in this context, which seems to be the experiences these women have. However, based on the viewpoints and experiences of the women, it can be stated that alcohol consumption both is an issue in terms of it impeding their ability to save money and/or have agency over the money, they have earned and in terms of domestic violence and abuse impeding their safety and wellbeing. In this sense, the issues related to alcohol consumption and domestic violence can be seen as a barrier to the economic and social empowerment of the women in the private sphere.

Subsequently, in this theme the barriers to the women's economic and social empowerment manifest in the restriction in the women's agency due to traditional gender roles and structures, impeding their financial inclusion. Other barriers are the violence at home, which is enhanced through the consumption of alcohol and the economic resources are impacted due to gambling habits. However, the women also showed social empowerment in the form of participating in financial household decisions and exercising 'informal decision-making agency'.

## 6.6 Future Plans

As mentioned in the theory section, it is not only important to increase the ability to make strategic life choices, but also to redefine what the women, individually and in general, regard as possible for themselves to achieve, as part of the empowerment process. Redefining the limits is important, as the society and the gendered power relations restrict and prescribe the women their opportunities (Mosedale as quoted in Horton, 2017). In this section, we will analyse this argument of Horton's by taking into account what the urban women workers said they would use a loan for, if they could take one or what they would do, if they would have their own savings. Therefore, essentially prompting answers about their vision for the future.

When the women were asked how they would like to spend the money of their (potential) savings, some of the main priorities that were repeatedly mentioned by the women were the education of their children, or to build/buy their own property. The majority of the interviewees mainly listed that they would use the additional money for their children's education and to build or buy an own property. The daughter's or "children's" marriage has

been mentioned as well (I8, FDG2). Other than emphasizing the need for own property as a restraint on the budget and education as a mean for 'a better life', it becomes apparent that the majority of the women do not have many desires for themselves as individuals as such (see 'Women as Better at Saving' in relation to women putting their desires last). Another woman also explained: "*The woman is satisfied with one saree or no saree. She does not have many desires*" (FGD 1). Only one women mentioned that savings could be "*useful for us also*" (FGD 2). Other aspects mentioned entailed "*For some work in the future*" (I 6) and "*Will invest in a profitable place. Have not thought any places any such.*" (I 6). Another respondent, who thought of purchasing a plot of land or constructing a house stated "*I don't have plans as such currently.*" (I 14). However, the answers also indicate that these are not concrete plans and that the women have not been thinking about it extensively before, thus having a restricted vision of their future or what they define as achievable for them. Since we define social empowerment, among others, in terms of development of self-confidence and sense of autonomy and identity, we therefore argue that the women lack social empowerment and therefore do not have extensive visions of future plans for themselves individually. According to Horton this is an impediment to empowerment in general.

Furthermore, in terms of the future plans of the women, all economic resources are either directed at reducing costs, such as the wish for property or are directed at the children, while there is only one women who said that she would invest her savings in the children's education or "*for my own business*" (FGD 2). Aside from this case, investments, which are directly generating profit, have not been mentioned throughout the interviews. Therefore, it seems that the women do not make strategic financial plans for their future, which could improve their economic empowerment and financial inclusion. This could indicate that the lack of economic resources is too structural for the women to even be able to envision what they would do if they had more economic resources. We therefore see the lack of economic resources as an impediment to the women's visions for themselves. Furthermore a lack of social empowerment, which is defined by the perception of the women as part of a collective rather than an individual, might impede the visions they have for themselves as well. Kabeer points to introducing new alternative discourse for women to realize new possibilities in order to disrupt unequal power relations. This could be such an opportunity to introduce them to new investment opportunities, or entrepreneurship (if viable), in order for them to increase their capabilities and consequently to be more empowered. The limited vision of their opportunities here is also a barrier to their economic empowerment, as thinking about investment, which are directly profitable is barely existent.

### 6.6.1 Dowry/Daughters' Marriage

Also, throughout the interviews and focus group discussions, many of the women mention dowry and/or marriage of their daughters as something they either do save for or would potentially take out a loan for, as described above. As mentioned in our background section, the concept of dowry, though abolished by law, is a rather common custom when it comes to marriages in India. Dowry is interesting cultural and gendered concept, as it is a very patriarchal concept, which can lead to daughters being viewed as a financial burden to the family, particularly in lower income families. Although none of the women refer to the tradition of dowry as a barrier to their own empowerment, and only refer to it in relation to their daughters rather than themselves, as argued by Kabeer the tradition of dowry reinforce son-preference and the subordination of the women within the families, communities and society as a whole. This it is also a barrier to social empowerment and gender equality. It may therefore be argued, that as long as dowry remains a part of the Indian culture surrounding marriage, women will not have the same abilities to be empowered, as they will remain subordinate to men, which impedes their chances of gender equality.

## 7. Discussion

In the following part, we will discuss some of the findings from our analysis in order to detect patterns of empowerment and disempowerment. Firstly, we will discuss how the themes of analysis, the indicators of empowerment (as outlined in our theoretical operationalization) all relate to economic, social and political empowerment in certain patterns. Secondly, we will further discuss how economic, social and political empowerment are interlinked in our thesis. Thirdly, we will elaborate on the lack of political empowerment in the analysis.

### 7.1 Economic Empowerment and Kabeer's Indicators

Firstly, we detected in the analysis a strong link between economic empowerment and Kabeer's notion of resources. This was in particular the case for economic resources, which may not be a surprise, since de facto access to economic resources is included in our definition of economic empowerment. Nevertheless, this was also what we found in the analysis. The women's de facto access to economic resources was often impeded by the barriers of the credit systems, such as high interest rates, time consuming procedures, requirements of collateral and system flaws. The lack of de facto access to economic resources also affected the women's possibilities



of alternatives of choice and thus their agency to decide over these economic resources and finally achievements. The link between resources and economic empowerment was therefore also often negative: the lack of economic resources led to economic disempowerment.

For resources, human and social resources were also linked to economic empowerment. Human resources in form of education and financial literacy, as well as social resources in form of social relations were also linked with economic empowerment, as these resources enabled the women to access the economic resources, which as described above led to economic empowerment – or opposite, the lack of these resources led to economic disempowerment. The analysis also showed examples of how economic empowerment affected the women's access to economic resources in a symbiotic relation: the women who were economically empowered to get involved in the credit systems also gained further economic resources from the interest rates of the credit systems. Finally, while economic empowerment is mainly related to resources (which further would enable agency and achievements), economic empowerment and agency was also linked to the aspect of how women handed over the agency to withdraw money from the ATMs to their husbands due to fear of their own failure. The handing over of agency also prevented their economic empowerment and de facto access to economic resources.

This pattern between resources and economic empowerment is mainly detected in the analysis themes 'Economic Resources', 'Access', 'Financial Literacy' as well as 'Trust and Perception'. These themes are also those that mainly show how wider market structures, influencing the credit systems, and institutional structures, regarding national politics on education and healthcare, impact the de facto access to financial resources and subsequently the women's opportunities to use their agency and to gain achievements. As the analysis shows, these structures cannot be overcome by women independently and empowerment of women should therefore never be regarded as apolitical, which is also in accordance with the criticisms of market empowerment. While not the main focus, these themes also revealed how gendered structures interact with market and institutional structures, and how intersections of gender, migrant status and socio-economic class all affected the women's economic empowerment.

## 7.2 Social Empowerment and Kabeer's Indicators

Turning the attention away from economic empowerment, the analysis additionally showed a strong link between social empowerment and Kabeer's notion of agency. While for social empowerment, resources are also needed to enable the agency, it is more the dimension of

agency which directly links and constitutes social empowerment rather than the resources. For example, in terms of the decision-making in households, the economic resources did not necessarily entail that the women gained agency, since some of the women had agency over household decisions, while others did not have agency to decide over the economic resources. As mentioned above in relation to handing over agency to the husbands for withdrawals, this can also be seen in relation to social disempowerment and lack of mutual trust. Even when receiving economic resources in form of salaries from their work, we found examples of women, who did not have the agency to negotiate equal division of household chores. The social empowerment was mainly found in the analysis on 'Household', which again relates to the wider gendered structures of the Indian society, in which women are subordinate and expected to put the needs of others above her own. Based on our findings, we argue that these gendered structures generally impede the women's agency in particular despite of their de facto access to resources. In other words, being a women, restricts their agency over the little resources they have. Hence, leading to gender inequality, since women will have less strategic choices available to them. It is, however, worth to consider that social empowerment also in some instances relates to resources in the sense that e.g. social resources, such as social relations, can foster agency and social empowerment, and that education as human resources can lead to better understandings of women's rights, self-confidence, autonomy and identity, in other words: social empowerment. We also examined how the interrelation of lack of economic resources and lack of social empowerment impeded the women's vision of the future. However, overall, the links between social empowerment and agency were the most recurrent.

### 7.3 Political Empowerment and Kabeer's Indicators

Finally, the instances of political empowerment showed to be interrelated with all kinds of resources. Economic resources in the sense that the women of low income (most clearly articulated in the examples of migrant women) face barriers to committees due to their lack of economic resources, which otherwise could be politically empowering. This is also connected to their lack of social resources in form of social relations, which could have helped them gain the trust of the other women in committees. Finally, the lack of human resources in form of education is a barrier to political empowerment, since education could potentially teach the women democratic and civic understanding.

Based on the findings of our analysis, we have seen that the links between the empowerment indicators and the different kinds of empowerment do not have equal weight.

We therefore argue that economic empowerment has strongest links with resources, while social empowerment has strongest links with agency. While political empowerment has not been very evident throughout the analysis, it was mainly linked to resources in the few instances where we did find it.

#### 7.4 Interlinkedness of Social, Political and Economic Empowerment

Moreover, as we have argued throughout the research, the three types of empowerment are intertwined and reinforce each other or the disempowerment in one area can affect another type of empowerment. Throughout the analysis, we have seen similar cases as outlined in the theory section, which we will outline next.

Firstly, social and economic empowerment are linked in the analysis for instance when the absence of a guarantor, due to the lack of this social resource, is reinforcing economic disempowerment. However, the social resource of having neighbours or family, who can financially support the women, is reducing the economic disempowerment through interest rates. A social network as a resource is further a potential for political empowerment. Contrarily, social disempowerment also leads the women to give up agency over their bank accounts to their husbands and therefore reproduces the women's economic dependency and disempowerment. Gender based violence as a domination over women, absence of agency, and thus social disempowerment leads to economic disempowerment, because the threat of violence leads the women to hand over their economic resources. It moreover is linked to being politically disempowered, as negotiation skills within the household are absent due to violence.

In relation to the connectedness between social and political empowerment, we have, throughout the analysis, pointed out how committees potentially have socially empowering effects, which also could foster political development. Furthermore, the Jan Dhan Lakshmi Society Ltd., is economically empowering, as it has similarities with committees and are hence further politically empowering. Nevertheless, the committees lack social resources such as trust and group coherency, which could reinforce political empowerment. Generally, also political and economic empowerment has been linked in the analysis as the lack of political empowerment is connected with economic disempowerment as the women do not contest the discriminating national structures, such as the healthcare system and low wages. And lastly insufficient education and illiteracy as a human resource is disempowering socially, economically and politically. Hence, we could also detect in our analysis, how the (dis-)

empowerments are intertwined, we therefore sustain our claim for a holistic and complex approach to women empowerment.

## 7.5 Political Empowerment

As touched upon earlier, it is evident that notions of political empowerment are particularly lacking when it comes to the responses of the women involved.

One of the few aspects that were brought up throughout the interviews and focus group discussions, in which the potential for political empowerment could be found, is in terms of the committees, which are mainly related to loans and savings. However, as it is pointed out throughout our analysis, a number of the women argue that these committees (in their current state) do not seem to function well and that they do not have trust in them, hence the committees are not always particularly empowering for the women. Although it was never directly argued as an empowering factor throughout the FGDs as such, another aspect related to our collected data, which has the potential for political empowerment of the women, is the fact that the majority of the women included in the FGDs were part of local women's groups within the communities, which is linked to the StreeLink programme. In these women's groups, the women occasionally meet to discuss relevant social issues within the community such as gender based violence. These groups facilitated by Breakthrough exactly have the purpose of strengthening the political empowerment of the women by getting the women to group in solidarity work together to reach a common goal, which, as mentioned in our theories and concept section, is in alignment with Allen's concept of 'power with'.

In both the committees and the women's groups, the potential for political empowerment is related to the fact that the women organize in groups, which, as mentioned in our 'Theories and Concepts' section, if being structured and functioning ideally, could help the women develop democratic and civic understanding and practices, which is a prerequisite for political empowerment. The grouping of women in this sense, could amongst other things help the women develop negotiation skills and the ability to speak out on issues relevant to them, which is also a relevant component when speaking of political empowerment of women.

As we argued that the three types of empowerment are interconnected, we believe that strengthening the political empowerment of the women could then potentially also contribute in reinforcing social and economic empowerment of the women. One of the main reasons for this is the fact that taking up social issues within a group and acting on it in solidarity, for example could allow these women's group to take up social and collective action to improve

the local conditions within their community e.g. in terms of the issues surrounding gender based violence. In this way, the lack of political empowerment can also be said to then limit the potential for strengthening one's social (and economic empowerment). In addition to this, it may be noted that in order for the women to gain even more empowerment, it is important that the women (and men) have knowledge of - and understand - the women's rights and worth e.g. in terms of gender based violence and other issues, which could also be learned through for example the women's groups if group meetings are directed towards this type of informal educational purpose.

## 8. Conclusion

In this thesis, we, as part of our collaboration with Breakthrough India, wanted to examine urban women workers in Faridabad, India, along with the barriers they face in terms of empowerment and financial inclusion. To do so, we developed the following research question:

**What are the barriers to financial inclusion in relation to economic, social and political empowerment for the urban women workers in Faridabad?**

In order to answer this, we conducted individual interviews with sixteen female factory workers, four informal moneylenders as well as four focus group discussions with urban women workers in the Faridabad communities, in order to uncover the experiences the women have in relation to the barriers to financial inclusion and empowerment. To analyze the barriers that the women encounter, we made use of empowerment theories primarily related to Kabeer and Horton due to their emphasis on complexity of empowerment.

Based on the data collected from our interviews, we have argued that the barriers found in the public sphere (as analyzed in the themes Economic Resources, Access and Availability, Financial Literacy, Trust and Perception) were mainly related to the scarce economic resources available to the women. This lack of economic resources were in relation to the lack of de facto access to economic resources due to time consuming procedures, guarantor procedures, interest rates and requirements of collateral. Moreover, expenditure on health treatments and education as a consequence of malfunctioning institutional structures, the amount of earning family members and living in rental houses constitute a vicious cycle, which impacts the economic resources available to them and therefore restricts their financial inclusion and economic empowerment of the women. Lastly, the inability to visualize the future and make strategic financial plans restricts economic resources further. The lack of economic resources are

restricting the women's first order choices, therefore limiting the ability to choose as well as the access to loans, which further restricts the economic empowerment and financial inclusion

These themes also showed how the women sometimes lacked social resources in terms of empowering social relations, which were economically supportive. Finally, the women often lacked human resources in relation to education and financial literacy. Being uneducated further reinforced social disempowerment as well as a lack of potentially becoming politically empowered. In these themes of analysis, the aspect of gender was more of an intersectional barrier that reinforced the barriers to resources and therefore financial inclusion.

Meanwhile, the barriers related to the private sphere (as analyzed in the themes 'Household' and 'Future Plans') were highly linked to the aspect of gender roles and hierarchy, and the subsequent lack of agency within the household. Agency has often been restricted by the gendered barriers and hierarchical structures, as we have seen through the practices of the women handing over their earnings to their husbands or fathers, the double burden of work and household they often face and their husband's consumption of alcohol as a burden on the household budget. Also instances of gender based violence as an act or threat has become apparent to override the women's agency in relation to social and economic empowerment. Moreover, the traditional practices of dowry reinforces women's subordination and therefore is a barrier to social empowerment.

Unfortunately, we have seen only a few cases of achievements, which however did not fulfill all of the criteria for measuring achievements according to Kabeer. Hence, the absence of clear cut achievements, which entail both agency and transformative potential is a clear barrier to women's general empowerment.

As it can be seen from our collected data, the fact that the women partake in the labor market and receive their own earnings does not necessarily increase their level of empowerment. This also aligns with previous research done e.g. in relation to the limited effects of microcredit loans, as discussed in our literature review. Hence, even if the women were to have sufficient economic resources available to them, the gendered social structures, as described here, would impede the agency over them. Therefore, gender is the main barrier to financial inclusion here to be socially empowered. This, demonstrates the need for addressing social empowerment when economic empowerment is the target. Moreover, the integration of political empowerment, would foster the satisfaction of the women's human rights, as well as could further support the economic empowerment process.

Thereby, our research contributes to the women empowerment literature by showing that it is important to take the three types of empowerment (social, political and economic) into

account in order to create substantial change regarding gender norms, women empowerment and financial inclusion of women.

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## 10. Appendixes

Appendix 1 - Individual Interviews

Appendix 2 - FGDs

Appendix 3- Moneylender Interviews

Appendix 4 - Collected Field Notes

Appendix 5 - Interview Guide Translations