

**Exploring *Rojiroti*'s influence on girls'
education in rural India: Understanding
the mechanisms and pathways for change**



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This dissertation is submitted for the degree of Doctor of Philosophy.

DECLARATION AND STATEMENT OF LENGTH

This thesis is the result of my own work and includes nothing which is the outcome of work done in collaboration except as declared in the preface and specified in the text.

It is not substantially the same as any work that has already been submitted before for any degree or other qualification except as declared in the preface and specified in the text.

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Exploring Rojiroti's influence on girls' education in rural India: Understanding the mechanisms and pathways for change

Rebecca Gordon

ABSTRACT

Microfinance, the idea of giving small loans to those without access to formalised financial services, has been a widely adopted intervention since the 1990s. However, debates about the impacts of microfinance are ongoing and arguably intensifying. Critics argue that many of the mechanisms through which microfinance is delivered can lead to higher levels of poverty. Additionally, the fact that microfinance predominantly focuses on women has led to widespread feminist critiques that it does not consider wider structural constraints facing women. Increasingly, there have been calls to better understand the mechanisms through which microfinance organisations operate. This research explores *Rojiroti* microfinance, a grassroots and community-led organisation, designed by and for its members to support women from the most socio-economically marginalised groups in rural Bihar, India. This has led to a number of distinct operating mechanisms which differentiate it from the microfinance organisations subject to mainstream critique. This study seeks to assess whether *Rojiroti*'s distinct mechanisms have enabled positive changes for its women members. It aims to do this through looking at girls' education, recognising that changes in girls' education could be indicative of more widespread and longer-term shifts in gender equality. Theories of empowerment, with a foundation in the capability approach, are used to conceptualise pathways through which change may have occurred for *Rojiroti* members in relation to being able to support girls' education. These pathways are firstly that, through membership, women may experience a change in their financial, social and cultural resources. They may then experience shifts in individual and collective agency which could influence their ability to support girls' education.

Secondary panel data were analysed and found that *Rojiroti* members experienced significant positive impacts on their spending on children's education. Choosing to spend

on education indicates a shift in women's financial position, as well as a commitment to support children's education. Subsequently, to understand in more depth the impact on girls' education in particular, whether *Rojiroti's* operating mechanisms had facilitated this change, and the pathways through which this change had occurred, twenty one-on-one interviews with *Rojiroti* staff and thirty focus group discussions with *Rojiroti* self-help group members were conducted. Findings demonstrate that *Rojiroti's* low interest rates and flexible repayment mechanisms had particularly supported women to build up financial resources, which they then used to support girls' education. *Rojiroti's* focus on group cohesion and solidarity, and the fact it was predominantly women-led, led to increased social resources, and individual and collective agency that contributed to women's increased ability to take decisions to support girls' education and to challenge inequality in their homes and communities. Significant for those involved in microfinance, it appears that *Rojiroti's* deep understanding of the context, and flexibility to adapt to the needs of its members, enabled positive change. In terms of longer-term gender transformative changes, the study cautions against interventions that focus purely on building up women's financial resources. Social resources were essential for building skills which enabled women to advocate for, and challenge barriers inhibiting, girls' education.

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ACRONYMS

ASER	Annual Status of Education Report
CPSL	Centre for Promotion of Sustainable Livelihoods
DFID	Department for International Development
DiD	Difference in Difference
FGDs	Focus Group Discussions
GDPR	General Data Protection Regulation
NGO	Non-Governmental Organisation
PSM	Propensity Score Matching
SHGs	Self Help Groups

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CHAPTER I: INTRODUCTION

1.1 AIMS, FINDINGS AND SIGNIFICANCE OF THIS RESEARCH

This research began six years ago with a chance encounter with someone involved with *Rojiroti*¹, a grassroots and predominantly women-led ‘microfinance’ organisation operating in rural Bihar, India. Having returned to the UK from living and working in India, and beginning a feminist theory module at university, I was intrigued about the work *Rojiroti* was doing and stayed in contact with the organisation. During my Masters, the organisation noted a significant decrease in domestic violence among women members² from survey data it had collected. This starkly contrasted with findings from other microfinance organisations (Murshid, Akincigil & Zippay, 2016), and so *Rojiroti* wanted to explore this further. My Masters’ thesis, therefore, involved exploring this theme with the organisation by conducting focus group discussions. This research found that *Rojiroti*’s distinct operating mechanisms, vastly different to other microfinance organisations, had likely supported the decrease in domestic violence. As *Rojiroti*’s staff jokingly put it: “this is not microfinance, this is *Rojiroti* microfinance.”

I became more interested, especially in light of the ongoing and widespread criticisms of microfinance, in *Rojiroti*’s way of operating and whether it could lead to longer-term changes in gender equality. One of the topics that arose in numerous focus group discussions for my Masters’ thesis was that women felt more able to support children’s education since they had become *Rojiroti* members. I therefore felt that a pertinent route of enquiry would be to explore whether, and if so, how *Rojiroti* had influenced change in terms of girls’ education in particular. This represented the starting point of my PhD research. With this study, I hope to be able to achieve two things: firstly, to explore further the pathways through which change occurred for women members, and the facilitating

¹ ‘Daily bread’ in Hindi

² I refer to the women who belong to *Rojiroti* self-help groups as the ‘women members’ of the organisation, in part because of my belief that much of the rhetoric around microfinance is problematic and damaging by viewing women as beneficiaries or clients. Additionally, in some cases women are referred to as staff members, women staff or ‘leaders.’ In the case of *Rojiroti*, this is particularly pertinent given that women lead the groups and make up the majority of the organisation’s board.

mechanisms of *Rojiroti* that enabled this change. Through this, I hoped to be able to contribute to the conversation on the impacts of microfinance more broadly. Secondly, by looking at girls' education as the specific change that might have occurred, I wanted to understand whether there was potential for transformative change through interventions like *Rojiroti* in terms of increased gender equality in the longer-term. I will now situate this study within the global evidence base, before providing an overview of the research design and a roadmap for the thesis.

1.2 SITUATING THIS STUDY

1.2.1 Is Microfinance Flawed?

Microfinance has been cited as a panacea for poverty alleviation and a mechanism for promoting women's empowerment (Pokhriyal, Rani & Uniyal, 2014). The idea that giving 'micro' loans to socio-economically marginalised women to help alleviate poverty has become widespread; the global microloan industry is now worth over 102 billion dollars and is growing every year (Microfinance Barometer, 2017). Supporters of microfinance argue that loans can offer choices to those who are not reached by formal financial services, can help to insure against risk, and contribute to smoothing consumption or asset building. The focus of microfinance has tended to be on women as the group considered least likely to access formal financial services. Thus, the impact pathway that drove microfinance to global attention has been that there will be consequential positive impacts on children when women borrow money, as they are more likely to prioritise spending in this way (Garikipati, Johnson, Guérin & Szafarz, 2017). Nonetheless, the debate between researchers and practitioners about microfinance continues (Easterly, 2010). The contesting literature firstly relates to whether microfinance has actually led to the impacts that its supporters claim. Secondly, ideological critiques focus on microfinance as a neoliberal intervention that focuses on profit-maximisation over poverty alleviation.

There have been a number of systematic reviews examining microfinance, which show that evidence of positive impacts is inconclusive (Brody et al., 2016; Duvendack et al., 2011; Vaessen et al., 2015). There are two reasons given for this. Firstly, Odell (2010) and Duvendack et al (2011) state that there are few methodologically robust studies, and studies which cite positive impacts of microfinance are based on weak research designs and

problematic analyses. The authors advocate for mixed methods research and longitudinal studies that counter the drawback of self-selection bias which chronically affects research on microfinance. Secondly there is high heterogeneity in the delivery and delivery contexts of microfinance. A recent study called for the need to better explore the disparities between different types of microfinance provision to understand the mechanisms that can support positive outcomes overall (Maitrot, Brockington, Banks et al., 2018).

This debate is ongoing, and arguably intensifying. Recently, Meager (2019) has clashed with Bateman and Duvendack (2019) over the impact of microfinance. Undertaking secondary analysis of several randomised control trials that sought to study the impact of microfinance, Meager (2019) argued that whilst there is little evidence that microfinance generally harms borrowers, there is also little evidence that microfinance transforms poor households into prosperous entrepreneurs; it has not had dramatic transformative effects, either positively or negatively. Meager (2019) further questions whether the terms of microfinance loans might be the biggest reason why there have not been overwhelmingly positive impacts. She notes that the high interest rates to cover administration costs and the frequent requirement for repayment have meant that loans cannot be used for more substantial business ventures that may only pay off in the longer term. She argues that there needs to be a change in microfinance's operating mechanisms for more meaningful development impacts to be possible.

Meager's piece was met with fierce criticism from two high profile microfinance sceptics. In their criticism, Bateman and Duvendack (2019) highlight the ideological critiques of the microfinance industry that they believe is focused on generating profit (Sinclair, 2012). They emphasise the widespread reckless lending practices that have led to disastrous results and blame senior management of leading microfinance institutions (Bateman, 2010; Bateman, Blankenburg & Kozul-Wright, 2018; Bateman & Maclean, 2017; Duvendack & Mader, 2019; Zeitinger, 2013). Even some of the most prominent advocates of microfinance are now changing their minds about its poverty reducing power (Morduch, 2017). Bateman and Duvendack conclude that Meager's work failed to rescue microfinance from its increasing obsolescence. There have additionally been important feminist critiques of microfinance as inadequately addressing structural inequality, arguing that microfinance cannot lead to long-term transformative benefits for women (Kabeer, 2005; Casier, 2010).

This study is situated in the midst of the current heated debates. The operating mechanisms that *Rojiroti* utilises, briefly outlined above and to be further detailed in

Section 2.5.1, are very different to those of traditional microfinance institutions. They also appear to directly mirror the changes that Meager called for in her article: low interest rates and flexible repayment mechanisms. Therefore, in terms of furthering the debate on the purported impacts of microfinance, this study is well placed.

1.2.2 The Rojiroti Alternative?

Rojiroti has features that could mitigate some of the wider critiques of microfinance. *Rojiroti* began operating in 2001, at the same time as many larger microfinance organisations were gaining prominence. In many ways *Rojiroti* was founded on the same ideas, but its participatory approach and member-focussed design led to different operating mechanisms. The fact that it also evolved in response to its members has made its way of operating quite distinct. This approach to programming was informed by *Rojiroti* staff's knowledge of the broader criticisms of microfinance that were emerging. Perhaps most importantly, the fact that *Rojiroti* is a grassroots, community-led organisation without a focus on profit and predominantly led by women, means it is distinct from the microfinance that is the focus of sustained critique. *Rojiroti* sought to tackle underlying gender norms that restricted women from financial opportunities in the first place. Thus, *Rojiroti* provides an interesting alternative to mainstream microfinance.

This study therefore explores the influence of *Rojiroti* on its women members, specifically seeking to determine what mechanisms of its provision have facilitated any change and, by looking at the longer-term outcome of women's ability to support girls' education, whether microfinance can support long-term shifts in gender inequality.

1.2.3 Why Focus on Girls' Education?

Although there have been large improvements in girls' educational access in India, barriers to accessing education and quality learning still exist, particularly in rural and economically marginalised communities similar to the context of this study in rural Bihar (Kober, 2016). Comprehensive reviews on barriers to girls' education have stated that in many contexts this is due to a lack of financial incentive to educate girls, and so interventions that provide

finance to poor families in rural areas could lead to improved education levels (Feng, 2013; Behrman, Pollack & Taubman, 1986; Sengupta & Aubuchon, 2008). Social and cultural barriers can also have an impact on girls' educational access (Van Rooyen, Stewart & de Wet, 2012), and so interventions that challenge social and cultural norms which affect girls' education are also important.

There have been very few studies exploring the linkages between microfinance and children's education and even fewer that have focused on girls. None of these studies have looked in-depth at the pathways through which positive changes for girls' education may have occurred. There is a lack of understanding of the potential influence of microfinance on education alongside remaining financial, social and cultural barriers to girls' education in rural Bihar. Therefore, if any changes to girls' education had occurred in this context, it could indicate wider shifts in structural inequalities faced by women. Although *Rojiroti* did not have an explicit focus on supporting girls' education, this provides the reasoning why this line of inquiry was deemed suitable to explore *Rojiroti's* microfinance provision in more detail, and in particular explore which mechanisms of *Rojiroti* might have supported positive outcomes for girls' education.

1.3 APPROACH TO THE RESEARCH

1.3.1 Theoretical Approach

The overall lens of the capabilities approach (Sen, 1999) provides a framing for the process through which women may experience increased resources (*means to achieve*) and increased agency to utilise these resources (*freedom to achieve*), to support girls' education (*achievement*). However, there have been critiques of the capability approach for not considering the nuances related to gender inequality and power more broadly (Kabeer, 1999a). Prominent empowerment theorists have argued for the need to understand power in processes of change as being inherent in the social structure, rather than belonging to, or with, a particular agent (Batliwala, 1994). Thus, there needs to be a recognition of the gendered constraints that inhibit women's ability to access resources, pursue agency and thus make their own choices (Kabeer, 2018). Whilst 'empowerment' as a concept is complex, overused and often ill-defined (Batliwala, 2007), this study builds on those who

have recognised this critique, to consider a deeper understanding of the types of resources women may build as a result of *Rojiroti* membership, in particular noting Batliwala's (1993) emphasis on social and cultural resources as needed for social change. Additionally, it notes that an understanding of women's agency needs to reflect both individual and collective ability to disrupt power and control within communities. Theories of empowerment therefore provide nuance and detail in understanding the specific pathways through which women's membership of *Rojiroti* might have contributed to girls' education (Kabeer, 1999a).

1.3.2 Justification for Mixed Methods

A mixed methods approach in this study allows me to use quantitative data to determine whether *Rojiroti* has had an impact on education, using the indicator of spending on private tuition/private schooling. The qualitative research then helped me understand why these changes might have occurred, and to specifically explore what features of *Rojiroti*'s approach might have enabled change.

Quantitative Methods

Firstly, to determine whether *Rojiroti* has had an impact on mother's educational expenditure, secondary data analysis was conducted using existing quantitative panel data collected by *Rojiroti*. These longitudinal panel data were part of an impact evaluation of *Rojiroti*'s work to report to the Department for International Development (DFID) and their Global Poverty Action Fund grant. The analysis uses the outcome variable of spending on education. Given that women members of *Rojiroti* were extremely economically disadvantaged when joining the organisation, choosing to spend on education would indicate a shift in their financial position, as well as a commitment to supporting children's education. The quasi-experimental approach compares the change (difference) in outcome variables experienced by the treatment group over time with the difference experienced by the control group. The purpose of this analysis is to answer the first research question: *What impact has Rojiroti had on mother's expenditure on children's education?*

Qualitative Methods

The qualitative research focuses on understanding which mechanisms of *Rojiroti* make it more likely to influence girls' education, particularly given the previous inconclusive research on microfinance and educational outcomes, and the distinct provision of *Rojiroti* in comparison with other microfinance organisations. Underpinned by a feminist standpoint epistemology, (detailed further in Section 3.2.1), it seeks to explore women's own perspectives on changes that have taken place since they were members of *Rojiroti* and explore the pathways through which women may have been able to support girls' education.

Twenty one-on-one interviews with *Rojiroti* staff members provided a chance to learn more about the *Rojiroti* approach and how it differs from the mainstream delivery of microfinance. It also allowed reflection on why it may have worked for the poorest women in rural Bihar and gained insight into women staff members' perspectives on *Rojiroti*'s impact on their own lives and the lives of women members. Thirty Focus Group Discussions (FGDs) with Self-Help Group³ (SHG) members were an opportunity to generate discussion, in line with the theoretical framework, about potential changes in women's financial, social and cultural resources and agency that subsequently led to an enhanced ability to support girls' education. The qualitative methods aim to answer the remaining three research questions:

- *What can we learn from participants about Rojiroti's influence on their financial resources and what effect has this had on girls' education? (Research Question Two)*
- *What can we learn from participants about Rojiroti's influence on their social and cultural resources and what effect has this had on girls' education? (Research Question Three)*
- *What can we learn from participants about Rojiroti's influence on their individual and collective agency and what effect has this had on girls' education? (Research Question Four)*

³ Self-Help Groups are set up by microfinance organisations to deliver loans and other services. They usually comprise of around ten women (and in some cases, men) from the same geographical location

1.4 LAYOUT OF THE THESIS

In Chapter Two, a literature review examines the contrasting perspectives on microfinance, sets out a contextual analysis of girls' educational access in rural Bihar, and provides detail on the existing literature on linkages between microfinance and education. The *Rojiroti* approach to microfinance is outlined in more detail, comparing the features of their approach to the more traditional, mainstream operating structures of microfinance institutions. The theoretical framework is then explored, leading to the justification for the research questions for this study. Chapter Three presents the methodology, including the philosophical and theoretical underpinnings, rationale for the mixed methods approach, and a detailed overview of the research design. It then addresses each method, its benefits and limitations in turn before reflecting on the pilot study conducted as part of this research.

Chapter Four focuses on the quantitative analysis to answer the first research question to determine whether *Rojiroti* has had a positive impact on children's education. Drawing on the theoretical framework, Chapters Five and Six analyse the qualitative data to explore changes in women's financial and social and cultural resources and subsequent changes in girls' education. Chapter Seven then examines women's ability to use these resources for the goal of supporting girls' education, reflecting on changes in women's individual and collective agency. Chapter Eight concludes the thesis, relating the findings to its significance in terms of the global evidence base and sets out the implications of this research.

CHAPTER II: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will firstly examine the contested terrain of the literature on microfinance and the impact it has had on the lives of women globally. It will then look at the current status of girls' education in rural India, assessing the barriers and challenges before demonstrating the potential connection between microfinance and educational outcomes. The key features of the *Rojiroti* microfinance programme's approach and member base will be outlined in order to demonstrate *Rojiroti's* distinct operating mechanisms.

The theoretical framework has been drawn from the capability approach (Sen, 1999) but is predominantly grounded in the seminal literature on women's empowerment (Batliwala 1993; Kabeer, 1999a). Section 2.6.1 will explore this theoretical approach, before explaining the features of *Rojiroti's* provision of microfinance that may have led to an impact on girls' education, where other research has proved predominantly inconclusive.

2.2. MICROFINANCE, A CONTESTED EVIDENCE BASE?

2.2.1 What is Microfinance?

Microfinance can best be described as a field of intervention rather than a particular instrument (Vaessen, Rivas, Duvendack, Palmer Jones & Waddington, 2014). It involves the provision of financial services, specifically to those from low-income households without access to financial services (Kabeer, 2001). A key feature of microfinance is that it often focuses on women, aiming to provide them with greater financial stability and income-generating activities. However, the potential of microfinance goes beyond the provision of financial services (Kulkarni, 2011).

There are numerous models of microfinance provision. The most well-known, the Grameen model, begins with a bank manager and a worker visiting villages and beginning bank operations. Two members of the group are allowed to borrow first, whilst the group is monitored to ensure that it follows the rules. Other group members can borrow when the

first loans are repaid with interest (Bank, 2014). Whilst the Grameen Bank has received critical acclaim for its role in providing access to finance to many people who previously did not have this opportunity, criticisms have highlighted a concern that if one member defaults, it means that the group stops receiving loans. This might increase the likelihood of group members putting pressure on each other to repay, perhaps destabilising community relations. Further criticisms relate to the large structure of the Grameen Bank, which makes it less likely to use contextualised microfinance delivery mechanisms.

Alternative models of microfinance include an individual model, where loans are provided directly to the individual by a microfinance institution or by a non-governmental organisation (NGO) facilitator and loan repayment is an individual responsibility (Shakya, 2016). Critiques of this model point to the fact that members can end up isolated, without the opportunity to engage with other community members. Based on this criticism, the SHG-Bank linkage model is now perhaps most prevalent. SHGs are groups of people who come together to provide mutual support in delivering and receiving loans. In this model, loan decisions are made by the bank due to the higher cost involved with needing to pay a facilitator to attend group meetings, and arguably due to the risk of lending to those with insecure income sources. An alternative model is the village community model of microfinance which sets up community-managed credit and savings associations to provide financial services and help members to accumulate savings in groups. This is the most similar to the *Rojiroti* model which will be detailed in Section 2.5.1.

In the last two models, microfinance goes beyond access to credit, providing training and social support through SHGs (Cameron & Ananga, 2015). SHGs can encourage regular saving and loan provision and keep profits from microfinance within communities whilst encouraging self-management and development for women (Das & Bhowal, 2013; Shimamura & Lastarria-Cornhiel, 2009). In spite of the variety in microfinance models, there remain questions about whether it has had positive impacts overall.

2.2.2 What Impact has Microfinance had?

Due to stark differences in the way microfinance is delivered, research has been inconclusive. Indeed, a number of predominantly quantitative studies have shown that microfinance may lead to women being empowered in one area of life whilst not in others

(Ali & Hatta, 2012; Khandker, 2005). Systematic reviews of quantitative studies have confirmed that outcomes are mixed and the effectiveness of microfinance on indicators of income and wellbeing is modest at best (Brody et al., 2016; Duvendack et al., 2011; Vaessen et al., 2015). Where positive impacts have been found, they are predominantly from organisations offering ‘credit-plus’ microfinance interventions that incorporate components of training and mentoring (Gopalswamy, Suresh Babu & Dash, 2016).

There are two main reasons posited by the major reviews as to why there is limited conclusive evidence on microfinance and its impact on the lives of poor women. Firstly, there is very little robust evidence, partly due to methodologies used (Odell, 2010). Duvendack et al (2011) argue that well-known studies which claim to have found positive impacts on women are based on weak research designs and problematic analyses which may not survive replication or re-analysis using other methods. The authors advocate for mixed methods research and well-designed longitudinal studies. My analysis aims to address these methodological gaps (further discussion in Chapter Three).

The second argument is that there is high heterogeneity and inconsistency in the operating mechanisms, as well as a range of delivery contexts, making comparisons of different microfinance organisations difficult, and definitive conclusions about impact impossible. Microfinance is not just a product delivered to people living in poverty in particular places, but “the work of microfinance institutions is performed on the ground and enacted by complex organisations” (Maitrot et al., 2018: 339). Maitrot et al argue for the need to pay more attention to the organisational systems and mechanisms of delivery within microfinance institutions in order to improve our learning about its effectiveness. The authors note that despite the extensive research on microfinance products, there has been minimal exploration of the way in which microfinance institutions seek to achieve their objectives. Therefore, this study focuses on one specific microfinance provider and aims to analyse more deeply the organisational and delivery mechanisms through which it operates to consider whether there has been an impact on girls’ education. The criticisms of microfinance, such as the lack of focus on specific context and organisation structure, and the wider ideological critiques, must be considered in more detail.

2.2.3 Critiques of Microfinance

The Neoliberal Agenda

The most widely noted critique of microfinance is that it is part of a ‘neoliberal agenda’ (Rafi-Khan & Rafi-Khan, 2016; Johnson, 2013). Bateman (2010) focuses on the delivery of microfinance arguing that it destroys local economies and raises ethical issues. There are economic arguments that microfinance can saturate a market, is unsuitable for connecting local enterprise systems horizontally or vertically and can lead to the extension of informal practices undermining growth in the formal sector (Roy, 2010). Additionally, many have noted that the aims of microfinance organisations change over time. Whilst most of the first institutions offering microfinance were not-for-profit, microfinance is now a global industry often driven by commercial organisations (Hudon & Sandberg, 2013). Microfinance institutions have also been criticised for their focus on risk, rather than on those involved (Bateman & Chang, 2012; Brau & Woller, 2004). Many of the reviews of microfinance have also shown that organisations are not reaching those from the most socio-economically disadvantaged groups (Hamada, 2010).

There have also been a number of specific critiques about extremely high interest rates in microfinance (Bateman, 2010); group lending and joint liability have the potential to damage social relationships and solidarity as repayment is prioritised. In some states in India, suicides were linked with multiple lending, indebtedness and increased violence arising from microfinance provision (Picherit, 2015; Breza & Kinnan, 2018; Kaznim, 2010; Reddy, 2010).

Additionally, in many microfinance interventions, there is often a focus on ‘productive’⁴ loans (Khaleque, 2010). This can be criticised for dichotomising the ‘deserving’ and the ‘undeserving’ poor (Mader, 2015: 7), and also disempowers people by deliberately restricting their decision-making power; they cannot take loans to effect change in their lives through the routes that they see fit. For example, under these interventions, loans could not be taken for long-term goals of improving children’s education. Therefore, any focus on profits and repayments constrains those using microfinance services rather than empowering them to choose how they spend their money.

4 Where loans can only be taken for the purpose of generating an income stream

The Empowerment Delusion

The existing development paradigm surrounding microfinance and its purported ability to effect women's empowerment is also subject to criticism. Feminists who view empowerment as resulting from a struggle for social change have challenged the limited functional view of empowerment that solely looks at decision-making or greater mobility. This is closely linked with the neoliberal critique, which would caution against the instrumental view of women's empowerment in microfinance studies. Pamar (2003) challenged the notion of empowerment as something that could be granted, arguing that empowerment is internal and based on personally overcoming oppression within the family and society.

Programmes focusing on women's empowerment have also been subject to scrutiny for promoting reliance on women and girls to solve world poverty (Chant, 2016): "if, as Chandra Talpade Mohanty (1991) once argued, the Western eyes of development constructed the Third World woman primarily as the victim, now she has become an icon of indefatigable efficiency and altruism" (Roy, 2010: 69). Many large microfinance organisations have followed the idea that women are an untapped resource of likely risk-averse entrepreneurs (Cornwall, 2014; Geleta, 2013). It has been argued that by giving money to these women and encouraging productive activity, there has been increasing pressure on women to intensify their unpaid maternal and community roles rather than challenging underlying norms (Chant, 2015).

Furthermore, in perpetuating gender stereotypes such as women's greater responsibility for families, and perhaps susceptibility to intimidation, there have been instances where women have been subjected to direct harassment by microfinance personnel. Faraizi, Rahman and McAllister (2011) found that staff of microfinance institutions sometimes acted as debt collectors, responding to the demands of the organisation rather than its members. The group structure of many microfinance organisations has also been criticised for its role in community-based 'internalised' forms of 'surveillance' (Federici, 2014: 239). Without addressing the constraints on female agency posed by patriarchy and other forms of structural inequality, it is obvious that microfinance is no 'magic bullet' for women's empowerment (Kabeer, 2005: 1; Bibars, 2010; Casier, 2010).

It is therefore clear that many, if not most, microfinance institutions miss the mark to some extent through either their focus on profits and productivity or their perpetuation of gender roles. A top-down framework of implementation exposes the failure of SHG programmes generally to enable women to pursue their self-identified interests through institutional mechanisms (Jakimow & Kilby, 2006). However, there are a number of grassroots organisations which have adapted certain microfinance practices to their own contexts. Indeed, institutional and methodological diversity is a crucial defining feature of microfinance in India (Nair, 2014). This study focuses on one grassroots microfinance organisation that has aimed to combat some of these criticisms, both by encouraging women to run their own groups, removing group liability, reducing interest rates and relaxing repayment schedules, alongside providing women with training and learning opportunities. *Rojiroti* microfinance will be outlined more extensively in Section 2.5.1, but these key mechanisms may mean that outcomes from this organisation could be different and thus merit in-depth investigation.

One area of research that remains relatively unexplored is the impact of microfinance on the lives of children. Although there are some studies focusing on child health and nutrition (Ojha et al., 2017), there are few studies which have looked at the impact of microfinance on education, and even fewer which have specifically focused on the potential impact on girls' education. This study is focused on girls' education as an outcome through which to understand *Rojiroti's* mechanisms of microfinance delivery. Girls' education was not an explicit intended outcome for *Rojiroti*. However, in the research context of rural Bihar, it is particularly pertinent as girls still face barriers in accessing quality education, particularly the most marginalised girls.

2.3 GIRLS' EDUCATION IN RURAL BIHAR

2.3.1 The Current Status of Education in Bihar

Access to education across India has improved since the Right to Free and Compulsory Education Act (2009); primary enrolment rates have increased for those aged six-14, with the enrolment rate sitting at 96 percent or above since 2009. However, on average, 29 percent of enrolled students were absent during unannounced visits to schools (Poverty Action Lab, 2017). The Right to Education Act deems that no child should incur any fee,

charges or expenses in accessing schooling. The Act has a number of provisions that have attempted to ease barriers to admission and entry to all schools, including private schools; all private schools in every state are meant to provide free education to a proportion of their students (Srivastava & Noronha, 2016). This legislative change has led to huge shifts in levels of enrolment, and the numbers of private schools have increased in urban and rural India (Kingdon, 2020), often emerging as an alternative to the government system.

There are four types of schools operating in India, government schools, private schools that receive government funding (known as ‘aided’ schools) and private schools that do not receive any government support (‘unaided’ schools). Unaided schools may further be ‘recognised’ or ‘unrecognised’, being granted ‘recognised’ status when they meet certain basic infrastructural, curricula and teaching norms (Srivastava et al., 2013). Nationally, around 17 percent of all schools are private unaided schools and 5 percent are private aided schools (NUEPA, 2013). In rural India, private enrolment has grown rapidly, with 20 percent of boys and 16 percent of girls enrolled in private schools (Chudgar & Creed, 2014).

The rising levels of private schooling in India is worth noting for Bihar, as there are serious challenges for government schools in the state; for example, until 2004, there had been no teacher recruitment for almost two decades. Thus government schools in Bihar have far fewer teachers than they need (Banerji, 2015) as well as insufficient infrastructure for wide elementary school coverage and the lowest per-student expenditure on elementary education.⁵ There are reports that learning levels in Bihar’s government schools have declined over the last five years, whilst they have improved in private schools (ASER, 2014). Therefore, parents in Bihar, including those from low-income families, often face complex decisions about how to best support their children’s schooling.

There are a number of reasons why parents in low-income families will choose private schools over government schools. Many studies found that parents perceive the quality of private education as better than public education, firstly because there is higher teacher absenteeism in government schools in comparison with private schools (Kingdon, 2007; Muralidharan & Kremer, 2008; Akhtar Mousumi & Kusakabe, 2019), secondly because teaching activity is believed to be superior (Härmä, 2009; Tooley and Dixon,

⁵ <https://scroll.in/article/825848/bihar-has-the-most-illiterate-people-in-india-but-spends-the-least-per-elementary-school-student>

2007), and finally because there are lower pupil-teacher ratios and higher test scores in private schools (Goyal & Pandey, 2009). Some studies found that private schools were associated with aspirations for higher social status and improved opportunities for future employment (Woodhead, Frost & James, 2013). In other cases, choices were practical as government schools require a birth certificate to enrol a child, and many poor parents cannot enrol their children due to the lack of this document. Many other studies claim that the use of the English as the medium of instruction is one of the reasons why poor families choose private schools (Murlidharan & Kremer, 2008). However, this is contested, as Sarangapani and Winch (2010) did not find that English as a medium of instruction was a meaningful factor in parental demand.

In rural areas, such as rural Bihar, a key determining factor may be the proximity of schools (Srivastava, 2008). The closer a school is located to a family's household, the more convenient it is for parents to select the school. One study found that because government schools are often not located as close as the nearest private school, parents felt concerned about sending their younger children to distant government schools, particularly as transportation costs were often high (Akhtar Mousumi & Kusakabe, 2019). Therefore, whilst family income remains a crucial issue in determining the spending pattern for education, there are many reasons why families from all income groups may choose to spend money on private schooling.

It is often also argued that government schools require additional private tuition, with many parents deeming it necessary to hire home tutors or to send their children to coaching centres (Akhtar Mousumi & Kusakabe, 2019). Private tutoring can be defined as fee-based tutoring that provides supplementary instruction to children; children often attend private tuition if parents do not feel that they are doing well in schools and they might be used if parents cannot afford private schools, but want to support their children's education (Banerjee & Wadhwa, 2013). According to ASER data from Bihar in 2013, even though only 8 percent of children go to private schools, 51.4 percent get private tuition. This is not only the case for the wealthiest households; as many as 45.8 percent of students living in *kutcha* (mud-walled) homes paid for tuition. This was high even in comparison to higher-income households, with 58.5 percent living in *pukka* (brick-walled) homes paying for private tuition (Wadhwa, 2013).

There are also a number of additional costs of schooling in rural India that occur even after parents have made the decision between private and government schools. For

example, households can bear significant costs to support their children's education in India, including paying for transportation, uniforms, meals, exams and the aforementioned private tuition. This cost burden has been shown to increase throughout elementary education, and in the transition to and within secondary education in India. Findings from India also found that fees are paid not only to private schools but also to fee-free schools in some locations (Siddhu, 2011). These insights into educational expenditure is particularly important for understanding the current situation of girls' education in rural Bihar. Given that educational spending is often gendered in India (Datta & Kingdon, 2019), the prevalence of private schooling and private tuition is likely to have large implications for girls' education.

2.3.2 The Current Status of Girls' Education in Bihar

Although Bihar is one of the most economically disadvantaged states in India, with one of the lowest levels of education, there have been improvements for women and girls. For example, Bihar experienced a 20 percent increase in female literacy between 2001 and 2011, the largest improvement of any state in India (Bhattacharjee, 2017). However, Bihar still had the second lowest female literacy rate, at 53 percent (Indian Census, 2011). Among rural women the literacy rate is only 49.6 percent and only 19.5 percent have more than ten years of schooling (Suryanarayana, Agarwal & Seeta Prabhu, 2011; NFHS, 2016).

Although enrolment rates overall have improved in India, at higher levels of education, girls are less likely to be enrolled (Gordon et al., 2019), and have persistently higher rates of dropout and poor attendance than boys (Singh & Mukherjee, 2018). The Annual Status of Education Report (ASER, 2018) found that 21.2 percent of female youth (14-18) in Bihar had been enrolled in school or college for less than eight years, and this is likely to be lower among the most marginalised girls. Indeed, the achievement of nearly universal enrolment at the primary level in India has not been translated into continued enrolment across all years of education, particularly for girls in rural areas (Azam & Kingdon, 2013).

Recent data analysis has also shown that the poorest girls in rural India are least likely to be learning the basic skills at school (Gordon et al., 2019). ASER's (2018) data show that in Bihar, only 31.5 percent of girls aged eight-ten can do basic arithmetic in

comparison to 37.2 percent of boys. For girls aged 11-13, only 58.6 percent can do basic arithmetic, in comparison with 66.7 percent of boys, demonstrating that this gap widens with age. This has been confirmed in another study in India (Alcott & Rose, 2015).

As noted above, ASER (2018) also notes that there are learning disparities across India between government and private schools, and that the difference is wider in Bihar than in India as a whole. The percentage point difference between children in Standard III who can read at least a Standard I level text in government schools and private schools is 53.5 percent in Bihar. In India as a whole, this difference is 27.2 (ASER, 2016). Girls are the least likely to be enrolled in private schools in Bihar; only 15 percent of girls aged between seven and ten in Bihar are enrolled in private schools in comparison with 24 percent of boys. Therefore, girls are likely to have lower learning levels overall than boys state-wide (ASER, 2018). Learning levels in Bihar are also lower than the Indian average, and so marginalised girls in Bihar are likely to be among those with the lowest learning levels in India.

These studies demonstrate that girls are more likely to face barriers in accessing education and learning, particularly girls from the poorest households in rural Bihar. Although there are not many studies exploring the barriers that girls face in Bihar specifically, the global literature identifies two widely cited constraints, financial barriers and social and cultural barriers.

2.3.3 Financial Barriers to Education

A study of household survey data in India found that financial factors are a prominent barrier to girls' education, and influence girls' education more than boys' education, in part due to a preference for educating boys (Tilak, 2002; Kingdon, 2005). A study on school enrolment in India also found that girls' school enrolment is more vulnerable to rainfall shocks, an exogenous source of income variation (Zimmerman, 2012). In West Bengal, Ghosh and Sengupta's (2012) research observed that girls' schooling costs were likely to be higher and that benefits were not seen as clearly by the family. Investment in children's education is shaped by perceptions of future opportunities and thus adversely affects girls' education, due to entrenched social norms about the role of women as wives and mothers (Feeny & Crivello, 2015). The prevalence of private schooling in rural India noted in Section

2.3.1 is likely to make access to education more unequal for those from low-income households, and in particular girls from low income households. For example, a recent study found that household income risk has a significant negative risk on schooling expenditure and time spent on tuition and homework for girls in Bihar (Kumar, 2020).

Furthermore, structural barriers to accessing schooling, such as the complexity of admissions processes, physical distance to schools, infrastructure for getting to, and within, schools (e.g. safe road access, girls' toilets etc) have been shown to disproportionately negatively affect children from lower income households and those from traditionally disadvantaged caste and social groups (Ogando Portela & Pells, 2015; Ramachandran & Naorem, 2013). This is largely because those from scheduled caste and scheduled tribe households are more likely to be living below the poverty line (Bhagavatheeswaran et al., 2016). In response to these barriers, one could hypothesise that microfinance could have an impact on girls' education through increasing money available for schooling in the household.

2.3.4 Social and Cultural Barriers to Education

Many studies have noted the intersections between financial barriers and socio-cultural norms (Singh & Mukherjee, 2018). The value of educating children may not always be salient to parents in certain contexts given the financial constraints they face. This, alongside social norms related the requirement for girls to work in the household and get married at 18, are some of the largest barriers to girls' education in India, particularly in Bihar (Chitrakar, 2009). Ramanaik et al (2018) particularly note the impact of socio-cultural factors on parental attitudes and aspirations for girls' education among those from scheduled castes and tribes as being associated with a belief in the role of women as wives and mothers.

Girls' education in many cases is not perceived to bring as many economic returns as boys' education. This may be due to perceptions about the girls' earning potential, their ability to travel in order to work in jobs that need higher educational qualifications and the norm that once girls are married, they move in with their in-laws and thus no longer support their family directly. Parents from low castes are less likely than those with stronger socio-economic backgrounds to believe that the prospect of a good job in the future is a reason

to educate their daughters (Bose & Bose, 2009). An important mechanism through which households spend less on girls is by sending sons to private schools and daughters to the free government schools (Azam & Kingdon, 2013). As discussed in Section 2.3.1, this can have a huge impact on levels of girls' learning. In order to combat the barrier of a lack of value given to girls' education, a study testing three interventions for mothers in India found that literacy training combined with giving materials related to education raised the probability of a child attending school by two percentage points (Poverty Action Lab, 2017). As part of microfinance meetings, similar interventions which raise awareness about the benefits of education, through literacy and materials related to education, could support girls' education.

A wide body of literature has found that girls are more likely to be working at a younger age in rural areas (Shahidul & Karim, 2015), as they are more likely to be involved in household labour and sibling care than boys (Ersado, 2005). Lin and Adserà (2013) showed that son preference influenced the extent and type of work that girls typically undertake in India. Girls were tasked with more hours of labour and were less likely to attend school. A recent study also found that engagement in domestic chores was the largest contributory factor to the persisting gender gap in education in India (Singh & Mukherjee, 2018). Girls in the poorest households tend to have greater out-of-school responsibilities due to financial instability (Ghosh & Rana, 2011). Microfinance may reduce girls' labour through providing income generating opportunities and alternative sources of finance. Alternatively, it could increase the likelihood of mothers being involved in income-generating activities, meaning girls may be more likely to take over household duties or be required to work in a family business. One study in rural Bangladesh found that household participation in a microfinance programme led to increased child labour, particularly for girls (Islam & Choe, 2009).

It is also important to note the barriers to education in this area include high levels of child marriage. Bihar has the highest rate of child marriage in India, at 68 percent in comparison with the Indian average of 43 percent (ICRW, 2011). If families follow social norms around the importance of girls' marriage, educational aspirations may be affected; in many parts of rural Bihar, in-laws are unwilling to allow their daughters-in-law to continue attending school after marriage (Gordon, *forthcoming*). Therefore, many mothers are faced with a trade-off between marrying their daughter at the age of 18, regardless of her education, or risking not finding a good groom if her marriage is postponed until after graduation (Sharma & Wotipka, 2018). It should be noted that norms regarding education

and the age of marriage are likely linked to the social acceptability of female participation in the workforce (Maertens, 2013). These barriers are even higher for girls from scheduled castes and tribes (Bhagavatheeswaran et al., 2016). When considering the linkages with microfinance, assisting women's participation in the workforce has the potential to influence these norms.

When policies were enacted in Bihar that aimed to combat some of the social and cultural barriers to girls' education, such as reluctance to let girls travel alone to school, changes did occur. Muralidharan and Prakash (2013) found a 30 percent rise in girls' enrolment in response to a free bicycle distribution, with the biggest changes occurring in villages where secondary schools were further away. Girls may face poor conditions in schools, a lack of resources, gender insensitive environments, and gender bias in school materials, which has been found to curb girls' aspiration in India (Fousiya & Musthafa, 2016). An intervention aimed at targeting problems with resources found that adolescent girls' enrolment in India increased with the construction of sex-segregated school latrines (Adukia, 2017). Social and cultural norms and barriers can therefore be shifted; microfinance has been noted as having the potential to reshape social norms and support women's ability to challenge and to change them (Ghosh, Chakravarti & Mansi, 2015). There are a vast number of additional barriers to girls' education in this context, but this overview demonstrates those that are the most salient and pervasive for rural girls from scheduled castes and tribes in Bihar. Whilst the potential connections between the ability of microfinance to address the barriers to girls' education are noted above, there has been limited research exploring the impact of microfinance on education and even less on girls' education specifically.

2.4 WHAT DO WE KNOW ABOUT THE IMPACT OF MICROFINANCE ON EDUCATION?

The majority of studies consider microfinance and children's education more broadly and are predominantly quantitative studies. Overall, the evidence on links between microfinance and education is mixed. For example, Nanor (2008) finds both positive and negative effects on educational expenditure dependent on the location of microfinance provision, suggesting that regional factors are influential. Firstly, there are three

randomised control trials which found no link between microfinance and changes in education, discussed in more detail below.

2.4.1 Studies finding No Link between Microfinance and Education

One of the strongest studies examining links between microfinance and education (Karlan et al., 2012), a randomised control trial in Ghana, Malawi and Uganda, found no significant increase in educational expenditure in any of the countries as a result of microfinance initiatives. Similarly, a randomised control trial in Mali found no significant impact on school enrolment or expenditure (BARA & IPA, 2013) and a study of the Grameen Bank in Bangladesh found no significant difference in school attendance among Grameen Bank's member households and comparison households (Bhuiyan, Siwar, Ismail & Hossain, 2013). A randomised control trial in India found that urban households in treatment areas were not more likely to have children in school, and the same conclusion was found when looking specifically at girls' enrolment (Banerjee, Duflo, Glennerster & Kinnan, 2013). Whilst this was not surprising, as most children were enrolled in school in all areas, treatment households also did not spend more on schooling than comparison areas, demonstrating that there had been no overall impact on education. These studies, that have been credited for having the strongest quantitative methodologies overall, suggest that microfinance has had no impact on education.

2.4.2 Studies finding Positive Effects of Microfinance on Education

Nine studies cited in Van Rooyen et al (2012) provide evidence that participation in microfinance increases household expenditure on education (Adjei, Arun & Hossain, 2009; Lacalle Calderón, Garrido & Durán Navarro, 2008). In Burundi, a study found large increases in education spending across their control and treatment groups, although the increase in education spending from microfinance members was significantly higher (Bundervoet, Annan & Armstrong, 2011). One randomised control trial in Ethiopia found significant improvements in school attendance (Desai, Johnson & Tarozzi, 2011).

Qualitative studies in South Africa, Cambodia and Nicaragua have also found that microfinance has influenced women's ability to pay for children's schooling (Hietalahti & Linden, 2006; Chhay, 2011; Holland & Wang, 2011). Only one mixed methods study was identified on this topic, which found that 73 percent of members in Pakistan indicated that microfinance has helped them to enrol their children at primary level. More than half also expressed that microfinance enabled them to send their children for higher classes (Qamar, Masood & Nasir, 2017).

Some studies found positive impacts, but with certain caveats. In rural Bolivia, Maldonado and Gonzalez-Vega (2008) found that recipients of microfinance were more likely to keep their children in school if they had been in the programme for more than one year. However, this study has been criticised due to endogeneity issues, and unmeasured characteristics may have had an influence on whether children were kept in school. A study in Ghana found similar results on longer term microfinance members spending more on children's education than new members, as well as finding that female household heads are 3.07 times more likely to spend on children's education through microfinance than males (Onyina & Turnell, 2013). In Argentina, positive outcomes were also found to be conditional on the distance of borrowers to the nearest school (Bechetti & Conzo, 2014). These findings are particularly relevant for this study, which seeks to explore the particular contextual factors and mechanisms through which microfinance is delivered that may influence outcomes related to girls' education, but they did not explore gendered differences in outcomes.

2.4.3 Studies finding Negative Effects of Microfinance on Education

Research has also shown some negative results on the impact of microfinance provision on education, primarily due to increased child labour. Three studies in Malawi showed that microfinance provision led to a decrease in primary school attendance among members' children and increases in child labour (Shimamura & Lastarria-Cornhiel, 2009). In the second study, the increase in child labour was only found to have a marginal negative impact on schooling, suggesting that children's work is instead leading to less leisure time, rather than less schooling (Hazarika & Sarangi, 2008). Menon's (2005) study in Pakistan found that microfinance had a negative impact on schooling, as those who were already working part-time in family businesses began to work more after loan payments. A

randomised control trial in India and Morocco found that microfinance led to a substantial increase in the labour supply of older children, reducing their school attendance. This reduction was not seen in children under age 16, perhaps also indicating that microfinance membership meant increased opportunities for children to work in family businesses (Augsberg, de Haas, Harmgart & Meghir, 2013).

2.4.4 Evidence on Microfinance and Girls' Education

The literature specifically looking at the linkages between microfinance and girls' education is sparse. Pitt and Khandker (1998) uncovered strong statistical significance of the impact of microfinance among Grameen Bank members in Bangladesh on girls' enrolment. A separate study on the Grameen Bank also found that loans to women borrowers led to a 1.9 percent increase in school enrolment for girls, although this was less than the 2.4 percent increase for boys (Khandker, 1998). Kabeer's (1999b) study in Bangladesh found that girls' enrolment rates increased when their mothers received loans. There is some evidence in Kabeer's study that withdrawal rates can also increase for girls as mothers have increased workloads and girls are required to help in the household as a result (Kabeer, 1999b). In India, longitudinal impacts have found particularly strong effects of microfinance on education for girls' post-compulsory school age enrolment. However, this effect is of small magnitude as the sample size is small, and the study acknowledges that other baseline results have not changed, perhaps indicating that access to credit is not what influenced higher enrolment rates (Baland, Demont, Somanathan & Tenikue, 2014).

Negative impacts on girls' education were also seen. A study of microfinance clients in Zimbabwe noted increased enrolment for boys, whilst girls aged six-16 experienced declining enrolment (Barnes, 2001). This was attributed to girls dropping out to help in household enterprises, although this trend was seen in both the participation group and the control group. Islam and Choe's (2009) study in Bangladesh found that household participation in microfinance negatively affected girls' education (more than boys' education), due to an increase in child labour.

2.4.5 Where Does this Study Fit in?

Although it is clear that the evidence on microfinance and education is mixed, a number of the studies above noted the importance of understanding the contextual factors and operating mechanisms which may have influenced outcomes in microfinance programmes. Previous research with *Rojiroti* found that there were positive impacts on women's lives in relation to increased assets and reductions in domestic violence with the results being attributed to some of *Rojiroti's* operating mechanisms (Yaron, Gordon, Best & Choudhary, 2018). This study seeks to build on the gap in the literature on the impact of microfinance on girls' education specifically, whilst examining the *Rojiroti's* specific operating mechanisms to understand why change might occur.

Whilst microfinance seems to hold some potential for influencing children's education, its actual impact is uneven and shows a more nuanced picture with impact contingent on local context, women's circumstances, and gender dynamics. It is therefore important to think about what *Rojiroti* offers that is different to standard microfinance delivery, as well as the identity of *Rojiroti's* members.

2.5 UNDERSTANDING ROJIROTI MICROFINANCE

2.5.1 The *Rojiroti* Approach

The *Rojiroti* approach to microfinance involves creating SHGs for women, giving them a platform to make initial savings together and provide rotated loans and then credit from the Centre for the Promotion of Sustainable Livelihoods (CPSL), a Bihar-based organisation. More than 90 percent of *Rojiroti* members are from scheduled castes and tribes or other disadvantaged castes, and some 80 percent are below the official poverty line. Given that Sa-Dahn (2016) indicates that 20 percent of Indian microfinance members (of whom 95 percent were women) were from scheduled caste or tribes, *Rojiroti* serves those who are more socio-economically disadvantaged and more marginalised than those typically served by microfinance in India. A criticism of microfinance generally has been that most programmes focus on women already engaged in economic activities with good

business records, meaning that the very poor are often neglected (Yeboah, Ahrin, Kumi & Owusu, 2015).

When *Rojiroti* begins to operate in a new area, groups form after communication with local, educated and unemployed youth. These youth are trained to support women in joining *Rojiroti* SHGs and facilitate initial savings and meetings. The focus then immediately shifts to supporting local women members with an interest in, and aptitude for, facilitating groups to become the local community organisers. This has meant that over 70 percent of current community mobilisers are women (Yaron, Gordon, Best & Choudhary, 2019). Generally, all members of the village are approached and given information about the *Rojiroti* microfinance programme, and then women can discuss joining with the community mobiliser. Usually, then, the majority of women in a village will join *Rojiroti* with the support of their husbands. Even when women might not initially join the group, there are numerous instances where women have seen the benefit of the groups in their village, or in a neighbouring village, and join later. In this case, a new group can be started, or they can join an existing group. Over time, new groups are formed as a result of demand, with experienced group members acting as the community mobilisers. This movement of SHG members to SHG facilitators means that the implementation of *Rojiroti* groups is now largely in the hands of the membership community. Equally, the gender composition of *Rojiroti's* staff and managing board is also majority women, with many from scheduled castes and tribes. Given that the *Rojiroti* model aims to build solidarity and collaboration among members, this is an important feature.

Once a SHG is assembled, members start saving a small amount that they can manage for their own use. Typically, this amount is Rs 2.50 (approximately 3p) every week. As soon as the group has saved Rs 20-50 (approximately 20-50p), funds start being loaned to individual members following priorities agreed by the group. At the outset, small loans are often for basic medical costs (e.g. travelling to a health clinic). Members have access to both emergency and general-purpose loans with a maximum limit of Rs 3000 (£30). Emergency loans are easily accessible and processed quickly with minimum paperwork requirements (Gordon, 2016). These features have been implemented due to the gender and caste of participants, recognising their existing financial constraints, and thus providing feasible loans. General-purpose loans are used for investment and consumption purposes, and women are required to detail what the loans will be used for, and their repayment plans. Women therefore engage in household repayment strategy discussions with male relatives to prepare their case. This is an important feature that could influence a woman's

ability to be involved in decision-making and is particularly relevant when looking at how mothers can influence decisions in their households about whether to send girls to school. Women often receive financial literacy skills training through SHGs in this context, particularly in relation to financial management and savings. This could arguably have an impact on their ability to be involved in household financial decision-making and to save for a specific purpose such as girls' education.

Implementation with a focus on the needs of members also means that *Rojiroti* has flexibility in its repayment schedules (although not on repayment itself). If a scheduled repayment cannot be made, the borrower has to repay the interest component plus at least one rupee of the initial loan. The strong relationships between members and community-based group facilitators and the very high cost of alternative sources of credit make defaults extremely rare (Yaron et al., 2018), and the flexibility in timespan of loan repayment makes this process more feasible for members. The fact that *Rojiroti* delivers microfinance in a way that is cognisant of the different needs of its members is perhaps one of its most important features.

2.5.2 *Rojiroti* Membership

The intersection of class, caste and gender inequality within microfinance raises questions about the degree to which the concept of 'entrepreneurship' in microfinance delivery has been adapted to women's needs, priorities and beliefs (Torri & Martinez, 2011); understanding *Rojiroti's* members is therefore important in examining its provision of microfinance. Often, women are socially bound to their villages and therefore microfinance being delivered in group settings can lead to improvements in mobility and networking, in addition to financial gain (Kelkar, 2005). The delivery of microfinance is sensitive to gender as it aims to positively influence women's decision-making power and overall socio-economic status, as well as challenge existing social and cultural norms regarding women's mobility and income-generating activity. In the *Rojiroti* example, this is explicitly the case, as only women are allowed to join the SHGs and they take on the roles as group coordinators.

Caste continues to be important for structuring relations of production in agrarian Bihar (Chakravarti, 2001). The population of Bihar comprises thousands of individual

castes, and caste is the most durable mode of social identity (Kumar, Sanjeer Alam & Joshi, 2008). Scheduled caste and tribe groups remain among the most historically excluded (Desai & Joshi, 2012). A scheduled caste/scheduled tribe woman's identity is shaped not only by her gender, but also by her group's experiences of discrimination and hostility (Halim, Yount & Cunningham, 2016). In the area of Bihar in which *Rojiroti* operates, one of the most pervasive ways in which this is experienced is through bonded labour, where those from scheduled castes and tribes mortgage their services to repay debt normally to an agricultural landowner, often with highly unequal terms; it has been criticised as being forced labour and caste-based exploitation (Srivastava, 2005; Burns, Oosteroff, Mohan Raj & Nanda, 2015). The fact that 90 percent of *Rojiroti's* membership comprises of women from scheduled caste, tribes and other disadvantaged castes means that it is important to consider barriers to empowerment and education dependent on caste. For example, as noted above in Section 2.3.2, enrolment in education in rural India is particularly low for girls from scheduled castes and tribes (Wu, Goldschmidt, Azlam & Boscardin, 2006; Azim Premji Foundation, 2004).

This section has sought to demonstrate that *Rojiroti's* operating mechanisms are different to the majority of microfinance organisations that have been subject to criticism. Additionally, it has explored the particular socio-economic barriers that *Rojiroti* members face in supporting girls' education. Whilst it is important to explore which mechanisms of *Rojiroti* might have supported positive changes in girls' education, it is pertinent to consider the pathways through which changes for girls' education could occur. In order to do this, a theoretical approach that considers the changes that microfinance might make to women's lives and focuses on the particular gendered constraints women members face is important.

2.6 THEORETICAL FRAMEWORK

This section will outline the overall theoretical framework, before considering it in relation to the specific mechanisms of *Rojiroti* that may have led to a greater likelihood for impact on girls' education. It ends with a reflection on the linkages between gender, education, community participation and empowerment.

2.6.1 Combining the Capability Approach with Theories of Empowerment

The Capability Approach

A theoretical focus on the capabilities approach (Sen, 1999) could be effective in exploring the impact that microfinance has on girls' education. Studies have explored financial inclusion using the capability approach (Kuriakose & Iyer, 2015), and previous research has used Sen's capability approach to assess microfinance (Tseng, 2011; Cabraal, 2010). Indeed, many authors have said it is particularly relevant as microfinance can build up numerous areas of women's capabilities (Chilova, Brinckmann & Rosenbusch, 2015).

The capability approach is founded on the premise that capabilities give "...the substantive freedom of people to lead the lives they have reason to value and enhance the real choices they have" (Sen, 1999: 293). This approach is most useful for this study as it highlights the differences between means and ends and between "substantive freedoms (capabilities) and achievements (achieved functionings)" (Robeyns, 2005: 1). Sen's capability approach has strengths in not seeing changes in livelihoods nor assets as the achievement, but as the means through which women achieve their desires. It also acknowledges that access to resources does not automatically convert into valued goals, which the majority of studies on microfinance have noted (Kabeer, 2018). Certain conversion factors can differentiate people's ability to translate the resources they have into the achievement of their goals. In this case microfinance may provide financial assets, such as access to income, however women may not be able to use this income to support their daughters' education. The capability approach provides an important foundation for analysis, defining the process through which change might occur for women through a build-up of resources (*women's means to achieve*) and their subsequent ability to use these (*freedom to achieve*) for their overall goal (*achievement*), in this case girls' education.

However, Nussbaum (1988) argued that Sen should endorse one definite list of valuable capabilities if he wants to apply the capability approach to social justice and gender inequality. She criticised Sen for not straightforwardly rejecting cultural relativism for the purpose of gender equality, and subsequently drew up a list of universal capabilities (Nussbaum, 2000). This was an important contribution in indicating that Sen's approach in allowing for cultural relativism could particularly marginalise women from accessing basic capabilities. Whilst I do not seek to use Nussbaum's list, I recognise its contribution to thinking normatively about the contributing factors that could support improvements in

women's lives. I agree with Robeyns (2003) that the process which generates such a list is complex and should be democratic and cognisant of context. Therefore, I seek to draw on the work of Indian empowerment theorists to focus on a more contextual understanding of the overarching processes of change that could take place in women's lives as a result of *Rojiroti* membership, underpinned by the capability approach.

Theories of Empowerment

For Sen, empowerment is reflected in a person's capability set. The 'capability' of a person depends on a variety of factors, including personal characteristics and social arrangements. Having the capacity to use these capabilities would signify empowerment. In particular, Sen (1985) conceptualised empowerment as the potential that people have for living the lives they want. However, as outlined above, there have been a number of critiques of Sen's capability approach from gender theorists. Those who have worked extensively in conceptualising, and critiquing the concept of, empowerment argue for the definition to be based on an understanding of power as inherent in the social structure, rather than belonging to a particular individual (Kabeer, 1999a; Mosedale, 2005; Batliwala, 1994). Kabeer (1999a) also critiques the capability approach for a focus on basic functionings and achievements (such as proper nourishment, good health, shelter) which could convey the impression that women's empowerment is largely a matter of alleviating poverty. She argues that prosperity might help to reduce gender inequities in basic well-being but intensify other social restrictions on women's ability to make choices. Additionally, whilst Sen (1987) has provided some nuance in considering the challenges women face in being able to utilise their resources (e.g. cooperative conflict), a deeper understanding of the gendered constraints that face women in being able to achieve their goals is needed, particularly in recognising the need for wider societal shifts for women to truly have *freedom to achieve*.

Following Sen's approach that any idea of achieving 'empowerment' must be about increasing choices (or *freedoms*), Kabeer (1999a: 437) expands on this analysis, defining empowerment as the movement from an inability to an ability to make choices: "the process by which those who have been denied the ability to make strategic life choices acquire such ability". However, many have become wary of concepts of 'empowerment', given that it is "one of the most elastic of international development's many buzzwords" (Cornwall, 2016:

342). Postcolonial feminist theorists have raised important challenges to Western feminist framings of 'empowerment'. In particular Mohanty's (1988) hugely influential analysis of the insufficient nature of Western epistemological frameworks for uncovering and understanding women's experiences and structural locations outside of the West contributed to criticisms of Western feminism for universalising their own particular perspectives as normative, including through the definition of 'empowerment' and the route to 'empowerment'. Although rooted in feminist activism and theory, many have argued that the concept "risks perpetuating a homogenising and depoliticised construction" (Maber, 2016: 420) that presents an uncontextualised experience, and therefore does not understand the needs and concerns of women. Furthermore, the focus on agency within empowerment has been criticised for being a "combination of racialised civilizational discourse and missionary zeal for 'helping women in the right way' with the neoliberal celebration of women's exploitation-as-agency" (Wilson, 2012: 52). Postcolonial feminisms allow for competing and disparate voices among women, and postcolonial narratives have thus been used to reconsider the concept of empowerment.

This thesis therefore is grounded in the meta-theoretical frame of postcolonial feminist work which argues for the need to recognise that women's lives are not homogenous and listen to women's own narratives of their experiences (in line with feminist standpoint epistemology, introduced fully in Section 3.2.1). In order to do this, there is a need for a transformative notion of empowerment that recognises a multitude of experiences, as well as current and historical power relations that lead to these different experiences. Thus, when using the term, considerations of global relationships of power are of paramount importance, and a focus on empowerment must include attention to how agency might dismantle, or transform, existing oppressive structures. Batliwala (1994: 130) has argued that it is important not to neglect this focus on power when considering empowerment, which she defines as "the process of challenging existing power relations, and of gaining greater control over sources of power."

Batliwala (2007) also argued against the transition of empowerment from the realm of societal and systematic change and into the individual domain, which reflects criticism of Sen's approach. Kabeer's nuanced consideration of this process avoids some of the pitfalls which have led to the criticisms aimed at Sen, and more broadly at empowerment as a concept. Kabeer qualified the definition of empowerment as needing to recognise the conditions of choice, taking into consideration the internationalisation of norms and how choices must have transformative significance with the potential to disrupt social structures

sustainably. In her recent article, she defines empowerment as “the expansion in the capacity to make strategic and meaningful choices by those who have previously been denied this capacity but in ways that do not merely reproduce and may indeed actively challenge, the structures of inequality in their society” (Kabeer, 2017: 651).

The centrality of power in this definition of empowerment, and its consideration of the structural basis of gender inequalities is of utmost relevance for this study. There is a need to deeply consider the role of resources as being beyond the material; Batliwala (1993) points to resources including human interactions and intellect. In the example of microfinance, giving financial resources alone will not shift a woman’s ability to use them for her desires if she is constrained by social norms within the household about who makes the decisions on household expenditure. In light of this, social and cultural resources become of paramount importance to understand how power relations can, and might, shift. Cultural resources include ideology, beliefs, values and attitudes that women, their partners and communities hold.

Batliwala (1993) considers social and cultural resources to be essential for women being able to convert any resources into their desired outcomes. Agency is thus central to Batliwala’s (1993: 31) conceptualisation of the process by which women can achieve their desired outcomes: “unless women are liberated from their existing perception of themselves as weak, inferior and limited beings, no amount of external interventions... will enable them to challenge existing power equations in society, the community or the family.” In order to challenge existing power relations, the process of change must go beyond the individual. Batliwala (1993) stresses the need for understanding collective processes of change and agency. Kabeer (2011a) has similarly continually highlighted the importance of understanding and operationalising changes in women’s agency, not only through a focus on individual change, but also women’s collective ability to disrupt power and control within their communities, or their collective agency. This is crucial for long-term changes in gender relations that are particularly important in this context, given that gender and caste inequities have limited women’s ability to participate in the community and have restricted girls’ educational access (Subramaniam, 2011).

Therefore, the capability approach provides a basis for thinking about the process through which change might occur; women have increased resources (*means to achieve*) and increased agency (*freedom to achieve*), and they use these to support girls’ education (*achievement*). However, theories of empowerment provide the nuance and detail in

understanding the specific pathways through which this might occur, and how the process is about transforming the relations of power between individuals and social groups. Women may experience increased financial resources as a result of *Rojiroti* membership. They may gain social and cultural resources, which arguably are required to shift power relations for increased agency. Women’s ability to use these resources for girls’ education relies on whether they can individually and collectively challenge power structures. **Figure 1** demonstrates the overall process, as outlined by the capability approach on the left. The detailed pathways (on the right), which draw on empowerment theories, demonstrate how change might occur for *Rojiroti* members that could contribute to the overall goal of supporting girls’ education.

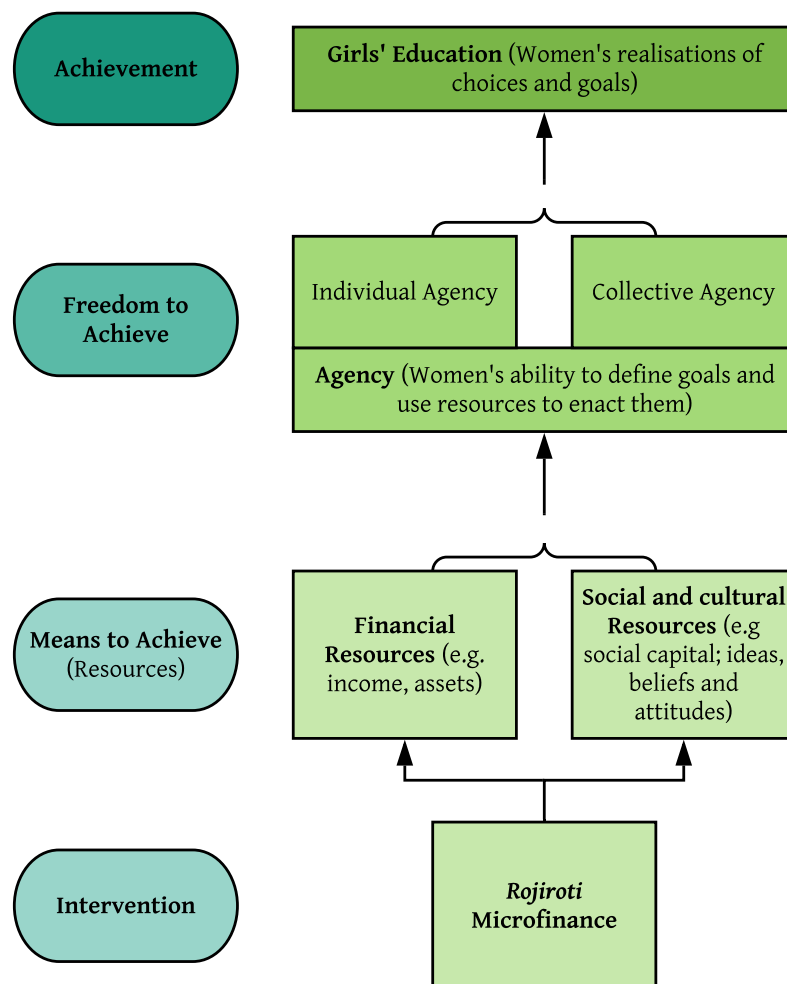


Figure 1: Adapted from Kabeer (1999) and Batliwala (1993)

2.6.2 Understanding *Rojiroti*'s Potential to Influence Girls' Education

Whilst I draw on the capability approach as a base for understanding the process of change that might happen in women's lives as they join *Rojiroti*, theories of empowerment are essential to complement Sen's approach. In this study, empowerment is therefore conceptualised as a process that should lead to societal and systematic change, recognising that empowerment requires shifts in economic, social and cultural power between individuals and social groups (Batliwala, 2007). As noted in **Figure 1**, Batliwala and Kabeer's approach has led to the understanding of clear pathways through which change might occur in relation to girls' education. Now equipped with the framework for this process of change, I return to the literature to consider each pathway in relation to how *Rojiroti* microfinance in particular has the potential to positively impact girls' education, to build up the hypothesis for this study.

Means to Achieve: Financial Resources

Although loans from microfinance are means to help women engage in income generation, they may not shift the structures that inhibit women from participating in the labour force or have access to the markets through which they could utilise their newfound resources. Essentially, microfinance may not lead to long-term shifts in women's ability to engage in work (Geleta, 2013). If women used their loans to buy productive assets, though, this could help to change gendered work patterns and enable them to bargain for a reduction in domestic work and increase their participation in income generation (Garikipati, 2012). In rural Bihar, women from scheduled castes and tribes face significant barriers to achieving sustained increases in their income. Improving access to credit could improve their freedom to undertake income-generating activities. Additionally, as stated in Section 2.5.2, many women join *Rojiroti* as bonded labourers, meaning they have no ability to obtain their own income. Therefore, gaining access to loans may enable them to repay their debt to landowners, leaving them free to seek income.

Rojiroti households in this area typically have diverse livelihood sources and live within a high-potential agricultural environment, so there is potential to access income-generating opportunities from *Rojiroti* loans, and to generate an income from various income sources. Given that studies in similar high-potential environments have found that

microfinance is associated with an increase in the share of household income produced by women (Field, Martinez & Pande, 2016), this additional income may mean that women have greater financial resources which they could spend on girls' education.

A previous study looking at *Rojiroti* microfinance and its influence on the most marginalised found that women experienced increased asset accumulation and improvements in household property (Yaron et al., 2018). This has also been noted in other studies of microfinance (Deininger & Liu, 2009). The vulnerability of household income levels to exogenous shocks and volatility in income creation can influence parents' decision to keep girls in school (Islam & Maitra, 2012; Onyina & Turnell, 2013). Given the proven impact of *Rojiroti* to increase women's assets, and also women's potential to access sustained income generating activities, there may be reduced vulnerability to income shocks as a result. For example, in the case of *Rojiroti*, during the non-harvest season, women take loans for consumption purposes or can utilise income from new productive assets (Gordon, 2016). *Rojiroti's* flexible repayment strategy and option to take multiple loans may enable women to navigate and protect their family against income shocks. If women have these options, they may be less likely to take daughters out of school.

As noted by Batliwala (1993), it is important to consider what might give women greater control over their resources. *Rojiroti* provides financial literacy and skills training in an informal and continuous way. *Rojiroti* members are also required to detail how they will repay loans, which mean that women are engaged in conversations within their family about household finances. This training may allow them greater control over the financial resources they then receive and the skills to manage their finances more effectively, which could lead to more resources being available to invest in girls' education.

Means to Achieve: Social and Cultural Resources

As noted, changes in financial resources alone are likely to be insufficient in supporting women to change their realities (Kabeer, 2018). There are a number of operating mechanisms used by *Rojiroti* which are likely to improve women's socio-cultural resources. Firstly, the operational approach of *Rojiroti* aims to transfer training and power to the women themselves to conduct their own SHGs. Trust can grow through the network of women that has been established and fostered through group activities. Cases of community action have been reported in the literature: savings groups have pooled

resources to start a nursery in Uganda (Allen & Penetta, 2010), groups have campaigned on social issues including child labour, child marriage and girls' education in Nepal (VARG & Mayoux, 2008) and have paid for the cost of birth certificates to support children taking examinations (Edwards, 2010).

Some researchers have stated that microfinance has the potential to destroy bonding social capital by replacing reciprocal relationships in the community with reliance on outside creditors (Ansari, Munir & Gregg, 2012). However, the fact that *Rojiroti* works closely with those within the village to form the group, and that groups are often run by women from within the village or nearby, means that increased social networks and trust are more likely. Additionally, many female members of *Rojiroti* did not have access to social networks of support prior to their involvement in microfinance. During previous research, many women mentioned this networking as important to them in times of crisis. For example, women mentioned support from other SHG members in deciding where to take medical treatment in an emergency and in supporting them in situations of inequality in their families (Gordon, 2016).

These social networks formed as part of microfinance are a significant source of knowledge, which could have an important impact on women's ability to support girls' education. For example, Jensen (2012) found that information campaigns to parents about call centre opportunities for English-speaking girls had significant positive impacts on women's enrolment in college. In addition to having reduced access to schools, scheduled caste women may also have imperfect information on the opportunities available to children, which inhibits the potential for educational investments. For marginalised groups, sources of information are often limited to individuals residing in their geographic proximity (Sharma & Wotipka, 2018). Sometimes these individuals could ignore opportunities because they do not think they are feasible, or they simply do not know about them (Nussbaum, 2004; Chiapa, Garrido & Prina, 2012). Through *Rojiroti* SHGs, women may receive information on where to send girls, where the money will be most effective and which schools provide the best education, which can influence both their choice to spend money on girls' education and how to spend it.

The local women facilitating SHG meetings could also act as role models within their communities. Poverty almost certainly affects the way people think and make decisions (Duflo, 2006), which could result in limited aspirations and might cause people to under-invest in the education of their children. One study in rural India found that the

presence of female role models can change aspirations and outcomes for girls' education (Beaman, Duflo, Pande & Topalova, 2012). In communities where mothers have perceived capabilities for daughters, and a role model's life seems unattainable, exposure to role models can still be extremely important for aspirations (Cho, 2014; Marcours & Vakis, 2009). Within *Rojiroti*, role models' lives are not unattainable as women staff are usually from the same community as the women members of their SHGs. Using Ray's (2006) theory of aspiration building, the window of aspiration is formed by a zone of similar, attainable individuals, and so *Rojiroti* staff could increase aspirations for, and subsequently actions to support, girls' education.

These social features can also lead to changes in women's cultural resources, defined as changes in ideas, beliefs and perspectives (Batliwala, 1993). A common criticism of microfinance is its tendency to focus on "entrepreneurship and individual self-reliance, rather than cooperation to challenge power structures which subordinate women" (Krenz, Gilbert & Mandayam, 2014: 311). In some cases, microfinance has been criticised for utilising existing patriarchal norms to enforce payment (Angulo, 2013). However, when microfinance organisations work closely with the community, they are more likely to challenge existing structures, giving women more of a standing in their locality (Garikipati et al., 2017).

In this context, limits on both women and girls' mobility and freedom are prevalent (Jayachandran, 2015). Changes in these practices by women attending SHG meetings may reduce the likelihood of harmful practices of gender subordination which can affect education, such as child marriage (Craigie & Dasgupta, 2017). As noted above, the norms regarding education and the age of marriage are likely linked to the social acceptability of female participation in the workforce. A rigorous study of SEWA bank clients in India suggested that the presence of peers positively influences women's behaviour and changes their aspirations, especially among those exposed to more restrictive social norms (Field, Jayachandran, Pande & Rigol, 2014).

Evidence from previous research found that *Rojiroti* membership had given many women enhanced mobility and greater freedom (Yaron, 2014). Additionally, there are a number of *Rojiroti* staff who could not leave their house at all prior to joining who were cited as influencing their group members' attitudes towards mobility (Gordon, 2016). Given changes in acceptability of women's movement and work, it is likely that there will be changing perspectives on the role of women and girls in society. Therefore, for *Rojiroti*

members, the presence of role models, as well as the increasing involvement of women in the labour market noted above, may have an impact on marriage and educational decisions over time (Maertens, 2013).

Freedom to Achieve: Individual and Collective Agency

Women must have the ability to utilise newfound resources for the goals that they choose. Conversion factors include the increased will to change for individual women and increased collective ability to challenge obstacles at the community level. The literature has noted that SHGs have helped women gain control over assets and subsequently acquire self-esteem, knowledge and power (Simanowitz & Walker, 2002). Positive social interactions and increased respect from neighbours, relatives and other acquaintances seem to reinforce women's self-esteem (Krenz et al., 2014; Sharma, 2014). By utilising a group-based woman-led model of microfinance provision, *Rojiroti* likely helps to foster safe spaces for interaction and personal development.

In relation to women's ability to challenge obstacles at the household level, previous research has found that neither involvement with microfinance, nor the ability for women to earn an income, have influenced women's ability to direct household consumption (Kabeer, 2017). As noted above, the requirement to detail the reason for the loan and method of repayment could mean that women practice important negotiating skills. These skills may then be used to challenge patriarchal norms in their community. When women feel self-confident, have strong self-esteem and develop self-assertiveness they are able to press for change and feel confident to enter public spaces (Stromquist, 2015). For example, research undertaken in 2016 found that not only had the groups and loans had an impact on reducing domestic violence, but there were also instances when women had stopped violence within their community (Gordon, 2016). The ability to stand up to harmful social norms and challenge gender subordination could have implications for girls' education. However, whilst this theorising has referred to 'girls' education' in a general way, prior to detailing the research questions it is important to consider the linkages between gender, education and empowerment. Additionally, as *Rojiroti* membership may also lead to increased community participation, the relationship between community participation and empowerment is considered in this next section.

Considering the linkages between gender, education, community participation and 'empowerment'

When considering the linkages between gender and education, the role of feminist theorising in shaping theories of equality and equity cannot be ignored. Inclusive access to education for girls has been posited as a critical part of sustainable development and gender equality. Noted in 'women in development' literature, and arguably also in liberal feminist theorising, was the idea that women and girls were an untapped resource in the economic sense. The justification of the importance of girls' education was thus made in line with their subsequent ability to contribute to the labour market and raise a country's global domestic product. Whilst widely critiqued by those arguing against the 'girling of development' for its focus on girls as the 'solution' to development challenges (Boyd, 2016), this follows the human capital approach to education. This approach argues that time and money spent on education builds human capital, and that it is possible to estimate the rate of return on such an investment (Schultz, 1971). The argument for girls' education would be that improved educational quality for girls is likely to have a strong impact on individual earnings and on overall economic growth (Psacharopoulos & Patrinos, 2004). The social returns of girls' education are also often estimated in terms of improvements in a girls' capability set, such as the impact on health, as well as on girls' ability to make choices in their own lives as a result of these improved outcomes. This represents a way of attaining empowerment in line with the capability approach.

The focus in this particular conceptualisation is on formal schooling as the way in which educational qualifications and cognitive skills are most likely to be fostered. This provides a useful frame through which to justify and fund girls' education. However, this approach has been highly critiqued for the fact that education conceptualised in this way does not address gender inequality, nor does it take into account the barriers that girls face within their community, such as in the labour market, thus would not ensure that any women or girl is able to be 'empowered'. Therefore, whilst this thesis focuses on the impact on girls' formal education, there is a further linkage between gender and education, which is the role of education in raising critical consciousness.

Freire (1970) believed in the liberating potential of education, setting out the idea of *conscientização*, or critical consciousness, the process by which the capacity for critical thinking is enhanced. Grounded in post-Marxist critical theory, critical consciousness focuses on achieving an in-depth understanding of the world, through education, so that

people can understand social and political inequalities and take action against these oppressive elements in one's life, such as patriarchal oppression (Freire, 2005). For many theorists, critical consciousness is deemed to be the first step in achieving empowerment and so the linkages with the theories of empowerment outlined above that consider pathways through which mothers can support girls' education and the role of education are clear.

Freire's critical consciousness remains widely used as a way through which to describe grassroots education approaches; in international development this has been referred to as 'people's self-development,' where people are involved in collective action to negotiate with the inequalities such learning has highlighted (Cornwall, 2000). It is thus directly associated with community participation, as this form of learning can lead to collective action arising from the self-discovery of power in which co-learners are engaged in uncovering and challenging forms of inequality (Barroso, n.d). This conceptualisation can therefore be considered as being relevant for exploring whether change in women's education (through *Rojiroti* membership) could lead to different outcomes, including for girls' formal schooling.

In this thesis, it is important to reflect on both of these linkages between gender and education in terms of exploring the impact of *Rojiroti* on girls' formal schooling, as well as different conceptualisations of education that might form part of the process of mothers being able to better support their daughters' education. Furthermore, it is important to consider both approaches, as formal education does not necessarily lead to greater equality, or girls' ability to challenge the inequality they face. However, the process of empowerment as understood above, of being able to act on desires, requires being able to negotiate with inequalities that groups are aware of, gained through Freire's concept of critical consciousness, might have wider and long-term impacts on girls' education and gender equality.

Subsequently there is a need to briefly reflect on the potential for community participation to lead to empowerment. *Rojiroti* is a community-led organisation, which involves wider community participation, in terms of how SHGs engage with *Rojiroti* staff, with other SHGs and with other local activities through its support for income-generating processes, and women's increased mobility to attend group meetings. There is an extensive literature exploring the linkages between community participation and empowerment, both through education as outlined above, as well as the importance of collective action (Craig

& Mayo, 2004). For example, Saegert and Winkel (1996: 521) argued that “empowerment as reflected in individual attitudes and actions is the consequence rather than the cause of collective action at the building level,” in line with Batliwala’s aforementioned focus on the importance of collective agency for empowerment. However, it is also worth considering that community participation can be extractive, as many have highlighted the gendered dynamics which influence routes to empowerment. For example, if community participation does not engage with and dismantle domination and control from powerful members of the community, it is unlikely that participation will lead to genuine change for those involved (Itzhaky & York, 2000). Indeed, community approaches will need to be accompanied by wider changes in the socio-economic context, in order to truly lead to empowerment. Through focussing on the pathways provided by the theoretical framework outlined in **Figure 1**, it is clear that there are salient features of *Rojiroti* which may lead to its ability to influence girls’ education, largely through the provision of resources which may support critical consciousness raising, but also through its potential to both foster community participation, in a way that interrogates, and potentially supports the disruption of existing power relations.

2.7 RESEARCH QUESTIONS

From this review of the evidence in light of the theoretical framework depicted in **Figure 1**, a hypothesis develops that there are distinct mechanisms of *Rojiroti* microfinance that might mean it has a positive impact on girls’ education. To summarise, these are:

- The organisational structure of *Rojiroti* providing loans through local women leaders and the formation of groups using community mobilisers
- The flexible repayment structure, ability to take multiple loans and requiring women to provide details of how they will repay, which reduces stress and encourages household discussions about finance
- The focus on social solidarity and group cohesion and support through SHGs, combined with skills training and information transfer

Thus, the overall research question aims to ask: *What are the mechanisms and pathways through which Rojiroti microfinance provision influences girls’ education in rural India?*

The first question aims set the scene for this study, using secondary data.

1. What impact has Rojiroti had on mother's expenditure on children's education?

This question provides an important starting point for the research, as it explores changes in children's education for *Rojiroti* members since they joined. The focus on mother's expenditure is because spending on education is becoming more prevalent in rural Bihar, including for those from low income households, due to the rise in private schooling and tuition (detailed in Section 2.3.1); as enrolment is already high, this provides the most suitable way through which to assess any impact that *Rojiroti* may have had on children's education. Quasi-experimental data enables a comparison between spending on education between non-*Rojiroti* and *Rojiroti* members. The qualitative research is then essential for exploring whether the particular mechanisms of *Rojiroti* microfinance have influenced positive changes for girls' education, as well as focusing on each of the pathways identified in **Figure 1**.

2. What can we learn from participants about Rojiroti's influence on their financial resources and what effect has this had on girls' education?

This question explicitly focuses on the first type of resource identified by the theoretical framework in **Figure 1**, financial resources. It seeks to explore women's perspectives on whether there have been changes in their financial resources, and if so whether this has led to changes in their ability to support girls' education.

3. What can we learn from participants about Rojiroti's influence on their social and cultural resources and what effect has this had on girls' education?

The third question explores the second type of resource identified in **Figure 1**, social and cultural resources to determine whether increasing levels of women's social and cultural resources have led to shifts in levels of girls' education.

4. What can we learn from participants about Rojiroti's influence on their individual and collective agency and what effect has this had on girls' education?

The last question focuses on the crucial link between increased resources and women being able to use these to achieve their desired outcomes. In order to lead to long term shifts in girls' ability to access education, existing power relations must be challenged, and this question explores women's perspective of their ability to do so, focusing on their individual and collective agency.

The below diagram (**Figure 2**) shows how the research questions align with the theoretical framework previously presented in **Figure 1**.

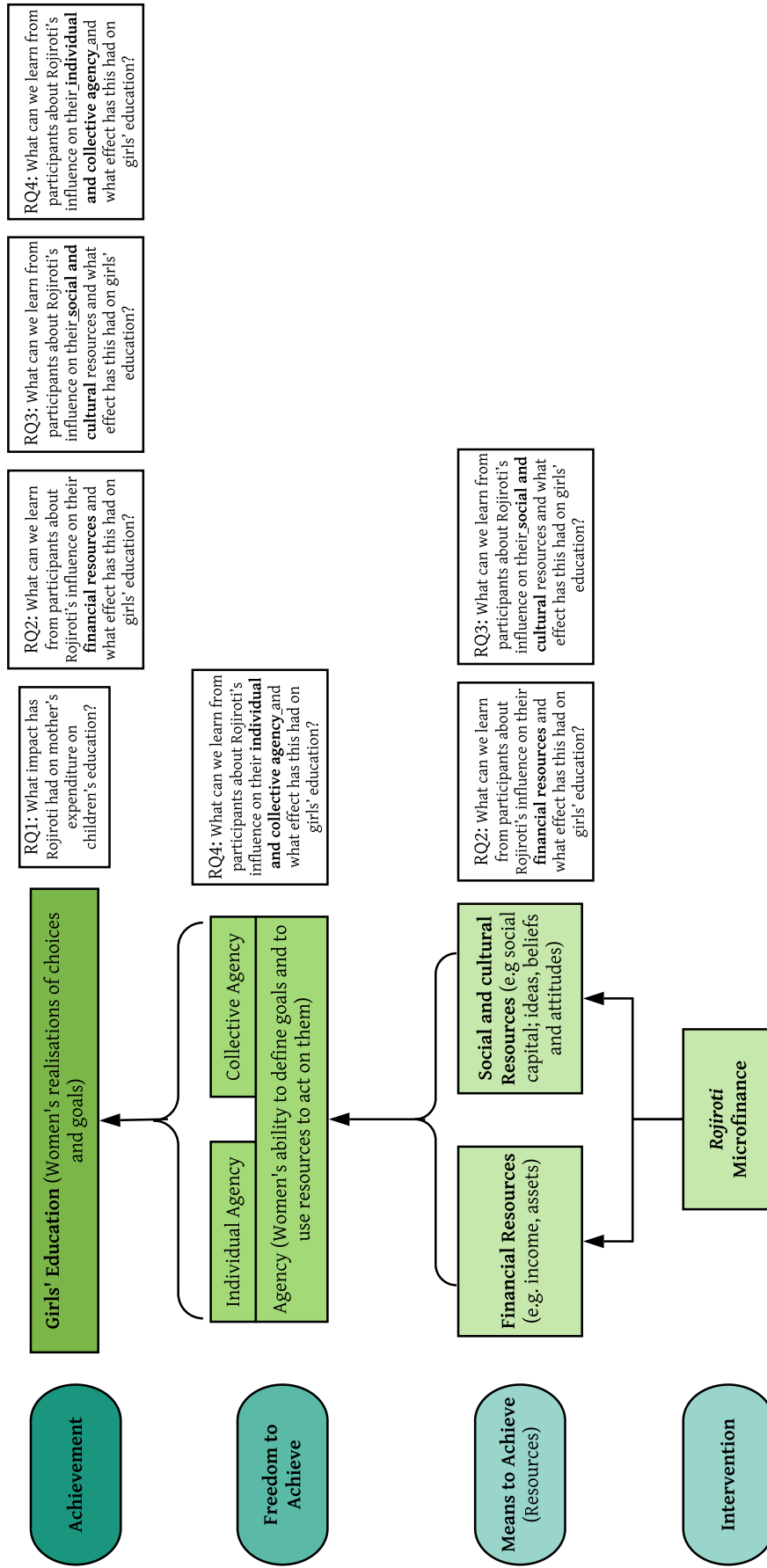


Figure 2: Theoretical Framework and Research Questions

2.8 CONCLUSION

As outlined above, there has been mixed evidence on the impact of microfinance on the wellbeing of poor women and limited evidence of its impact on schooling. Increasingly, microfinance is questioned for its lack of proven poverty reduction (Roy, 2010) and for the way in which it operates (Bateman, 2010). While there is increasing evidence on microfinance, there remain questions about the validity of assessments and there are few mixed methods studies that have explored the impacts of microfinance (Onyina & Turnell, 2013). There are growing calls for the need to study the organisational mechanisms of microfinance, including the services provided and how they are delivered. There is also a dearth of studies which look at alternative provisions of microfinance and seek to explore how and why they may, or may not, see positive changes in the lives of women members. Previous research with *Rojiroti* has indicated that it has had positive impacts (Gordon, 2016; Yaron et al., 2018; Yaron et al., 2019).

In order to address the gap in the literature in relation to the particular mechanisms of successful microfinance provision, this research examines the impact of *Rojiroti* microfinance on children's education, using existing data collected via a quasi-experimental approach to assess the association of changes in spending on education with indicators of financial, social and cultural resources. The qualitative research is then utilised to explore how this impact is conceptualised by women themselves and to uncover how mechanisms of an innovative, grassroots microfinance organisation like *Rojiroti* have potentially enabled change in girls' education. It further explores the specific pathways, conceptualised by empowerment theorists, through which this change might have occurred. The methods used to answer these research questions will now be explored in detail.

CHAPTER III: METHODOLOGY

3.1 INTRODUCTION

This chapter firstly considers the theoretical and philosophical underpinnings of this research, including researcher positionality, before giving an overview of the research design. It states the research approach chosen, and its strengths and weaknesses, before examining the research methods. This study begins with quantitative methods, to answer the first research question, and so experimental, quasi-experimental and non-experimental methods and their merits are discussed. This is particularly important given that selection bias is a commonly cited problem facing microfinance evaluations (Stewart et al., 2012). The chapter then details the qualitative methods that form the majority of this thesis, and are used to answer the second, third and fourth research questions. For both the quantitative and qualitative methods, the sampling design and the research instruments are outlined, alongside justifications for their use and potential limitations. Data collection, management and analysis are discussed before practical issues, such as translation, and ethical considerations are explored.

3.2 PHILOSOPHICAL AND THEORETICAL UNDERPINNINGS

3.2.1 Philosophical Underpinning

A research paradigm is informed by philosophical assumptions about the nature of social reality (ontology) and ways of knowing (epistemology) (Patton, 2002). Many research paradigms see quantitative and qualitative research as two distinct and separate methodologies. Chilisa (2013) suggests that the reason for doing the research should determine which paradigm should be used, to position the researcher's perceived relationship with the knowledge that the study aims to uncover.

Pragmatism is useful for studies that seek to understand programmes and their impacts (Morgan, 2014). It is outcome oriented, characterised by an emphasis on communication and shared meaning-making in order to create practical solutions to social

problems (Johnson & Onwuegbuzie, 2004). Pragmatism is based on the belief that theories can be both contextual and generalisable by analysing them for ‘transferability’ to another situation (Tashakkori & Teddlie, 2003), focusing on “making tangible improvements in the everyday lives of the people in the world” (Korte & Mercurio, 2017: 1). Pragmatism also advocates the use of mixed methods in research, rejecting the choice associated with the ‘paradigm wars’ by focussing on the fact that there is a reality, but that it is ever-changing based on our actions (Feilzer, 2010: 8). Pragmatism focuses on ‘what works’, which situates it well for this study (Tashakkori & Teddlie, 2003: 713).

Standpoint epistemologies that ground knowledge in experience are associated with pragmatism: “like feminist standpoint theorists, pragmatists argue that the perspectivism of such situated experiences means that those who are marginalised know the limits of the dominant interpretation of reality better than those holding the standard view” (Jaggar & Young: 1998: 51). Feminist standpoint epistemology is concerned with understanding the lives of women, aiming to gain knowledge directly from those who are experiencing it (Hesse-Biber & Leavy, 2007). This informs the qualitative aspects of this study and the specific aim of supporting organisations to understand the potential impacts of their programmes. It aligns well with the aims of feminist standpoint epistemology in seeking to understand how these impacts might occur, through applying the knowledge that women hold to practice (Sweetman & Bowman, 2018; Brooks, 2006).

Therefore, this study is grounded in a pragmatist philosophy, seeking to determine *what phenomena have occurred*, through the quantitative methods, and then focusing on *what works, why and how* through the qualitative methods. As feminist standpoint scholar Hill Collins (1990: 209) would suggest, this study aims to build knowledge from women’s “concrete experience.” This is particularly important when working with formerly colonised and marginalised communities, as gender research has often reduced women’s experiences to categories of ‘victim’ and ‘other’ (Chilisa & Ntseane, 2010: 1). In using feminist standpoint epistemology, I aim to centre women’s own perspectives of their experiences.

3.2.2 Researcher Positionality

In light of this pragmatist approach, it is important to acknowledge my position as a researcher and how this might impact my findings and analysis. There is far less reflection

on positionality in quantitative studies (Jafar, 2018) and, given that I used secondary data, which were designed by *Rojiroti* staff, I have fewer concerns about own positionality in the quantitative aspect of the research. However, I sought to reflect on my positionality in the quantitative data analysis, as far as possible (Ozkazanc-Pan, 2012). Through my relationship with *Rojiroti*, I sought staff's thoughts on key concepts, to ensure that I had not made assumptions based on my outsider positionality, and this is explored further in Chapter Four.

For the qualitative research, my research was cross-cultural and required awareness of differences in context, as well as the influence of researcher positionality on method choice, ethics and my role in conducting the research (Robinson-Pant, 2005). My commitment to reflexivity demanded consideration of how my background, values and experiences affect what I am able to observe and analyse (Shaw, 2010). Reflexivity is an attitude and a state of mind and it involves an immediate, dynamic and continuing self-awareness that reminds researchers to construct their positionality with the aim of producing more trustworthy and transparent accounts (Khatri & Ozano, 2017). My commitment to practical reflexivity throughout the research process included keeping a research diary to record thoughts and experiences. On reflection, I should have continued this diary formally after completion of my fieldwork, when many of my thoughts on ethical and practical issues developed. Throughout this chapter, there are reflections on positionality from my reflective research diary, particularly when discussing the pilot phase of the research (see Sections 3.5, 3.6 and 3.7).

I was positioned by my gender, age and ethnicity (Kirstetter, 2012) and my whiteness and educational status were two defining elements that conditioned my fieldwork (Caretta, 2015). Being reflexive about positionality was important to try and gain a deeper understanding of complex cultural differences and power imbalances that may be present. This is particularly salient in this context, as I am a British researcher working in a country that was subjected to British colonialism (Diversi & Finley, 2010). Given the history of exploitation broadly, and through research processes and subsequent knowledge extraction (Tuhawai Smith, 2012), I tried to interrogate my positionality at all stages of the research, in particular considering my complicity in upholding these power structures that are historically situated and continue to exist. In order to do this, I worked closely with the local organisation and its staff, asking them to question decisions and to use their depth of experience as insiders in the situation to ensure that my methods and procedures were

culturally sensitive and appropriate. These conversations and considerations are also discussed later in this chapter (see Sections 3.5, 3.6 and 3.7).

Underpinned by a feminist standpoint epistemology, I considered a feminist ethics of care through which to understand my positionality and commitment to those with whom I was working. I sought to document any concerns that occurred as part of the research process, either with the methods used, or ethical dilemmas, and to reflect on the issues of power that may have been involved. This is detailed further in Section 3.7.2, and extensively in other publications (Gordon, 2019; Brear & Gordon, *forthcoming*). It is important to note that, despite my best efforts, I would always be an outsider with an inherent power imbalance. No matter how well intentioned or collaborative the researcher-participant relationship is, there is a fear of misrepresentation, given that representation is a complex, ethical issue (Manning, 2018). I reflect on this throughout my analysis, particularly in Chapters Five, Six and Seven, and in Section 8.5.

3.2.3 Theoretical Underpinning

It is important to assess and construct the link between the theoretical framework proposed in Section 2.6 and the proposed methods. In operationalising the capability approach, Robeyns (2006) specifies the need to decide whether to focus on *achievements*, *capabilities* or both. Given that this research is driven by a pragmatic approach, and seeks to uncover what has occurred, but also explicitly explore why these changes might have taken place (See Section 2.4.5), it is important to focus on both. The overall *achievement*, defined in the capability approach as the ‘end goal’, is girls’ education, which is assessed quantitatively and qualitatively. In the quantitative methods, the *achievement* takes the form of the outcome variable of spending on children’s education which will be further discussed in Section 3.5.1. In the qualitative research, the pathways conceptualised by theories of empowerment in **Figure 1**, women’s financial, social and cultural resources, individual and collective agency, are considered. Potential influence on girls’ education is considered more holistically and encompasses any change in women’s ability to support girls’ education.

3.3 OVERVIEW OF RESEARCH DESIGN

A research design must be flexible, adapting methodologies and methods to the particular research situation aligned with the aims of the overall research project. This study utilises a mixed methods approach and is situated around two distinct phases of research, a quantitative and qualitative phase.

3.3.1 Mixed Methods Research Approach

The purpose of mixed methods research is to provide a more complex understanding of a phenomenon or concept that would not have been accessible by using one approach alone (Creswell & Plano Clark, 2011). Whilst quantitative data can determine whether *Rojiroti* has had an impact on spending on children’s education, qualitative research is essential to understand why any changes might have taken place and what mechanisms of *Rojiroti*’s approach enabled change (as outlined in Section 2.7).

According to Johnson and Christensen (2012), mixed methods research requires two key considerations. Firstly, whether the quantitative and qualitative methods are given equal status, or whether one is more dominant or important to the research than the other. The second consideration is whether both methods occur simultaneously or in a sequential manner. My research lies in the ‘dominant status, sequential’ part of their design matrix (**Table 1**), and is a two-phase mixed methods design, with the qualitative data forming the majority of the study, but follows from an understanding gained in the quantitative phase (explained in greater detail in Section 3.3.2 below).

	Concurrent Research	Sequential Research
Equal Status	QUANTITATIVE <i>and</i> QUALITATIVE	QUALITATIVE > QUANTITATIVE
		QUANTITATIVE > QUALITATIVE
Dominant Status	QUALITATIVE <i>and</i> Quantitative	QUALITATIVE > Quantitative
		Quantitative > QUALITATIVE
	QUANTITATIVE <i>and</i> Qualitative	QUANTITATIVE > Qualitative
		Qualitative > QUANTITATIVE

Table 1: Typology of Mixed Design, Source: Johnson & Christensen (2012: 660)

Strengths of a Mixed Methods Approach

Using quantitative data in this study enables comparison of data between *Rojiroti* members and a comparison group to infer causality. This may mean there is greater confidence in making inferences about the impact of *Rojiroti* on spending on children's education. However, quantitative variables can be ambiguous, reducing the meaningful interpretation of the data (Lance, Guilkey, Hattori & Angeles, 2014). This data can tell us whether there has been a change in spending on children's education among *Rojiroti* members, but it cannot explain the reasons, or help us to understand the specific pathways through which change might have occurred. Kabeer (2019: 200) emphasises the importance of qualitative research supporting quantitative data to uncover the processes through which change might have occurred, rather than just the 'effects' of what occurred.

Combining methods therefore allows researchers to search for more in-depth understanding of *what* has occurred, *why* and *how*. Using feminist standpoint epistemology to design qualitative research also allows the researcher to amplify the voices of those involved and to gain women's own perspectives on changes in their lives (Brooks, 2006).

Limitations of a Mixed Methods Approach

In spite of the strong arguments for using mixed methods research, there are numerous limitations. Often, these critiques come from a lack of clarity about the purpose of choosing a mixed methods design by the researcher (Greene, Caracelli & Graham, 1989). In this research, the purpose of utilising mixed methods research is for expansion, searching for greater understanding of the pathways through which change may have occurred (qualitative), based on an understanding of whether a change occurred (quantitative). The aim is not to provide corroborative evidence, but to add depth to the study and to understand the processes which are occurring (Jick, 1979).

A second critique of mixed methods approaches is from those who utilise a few observations or interviews to supplement quantitative data (Patton, 1988). Kabeer (2019) has warned against this 'add on' form of mixed methods, arguing for the need for detailed qualitative information to provide greater understanding and nuance to quantitative results. In line with these criticisms, although this study seeks to understand whether a

phenomenon has taken place, the majority of this study focuses on unpacking and exploring *why* changes may have occurred through qualitative methods.

An additional criticism of mixed methods research is that it can be difficult to integrate the results when two different approaches are used to answer the overall research question (Creswell 2013). Unlike the triangulation design of mixed methods research, the intent of this study is not to converge two different datasets but to answer different questions which contribute to the overall research question. The sequential design also seeks to use the qualitative methods to explore what is found in the quantitative data. Although there are parts of the analysis that jointly reflect on similarities between findings in the quantitative and qualitative data, particularly in Chapter Five, the methods are distinct and answer separate questions.

There are also specific challenges noted for sequential design, which tend to be related to the time it takes to collect two sets of data (Morse, 1991). I had the benefit of utilising secondary data and therefore more time to allocate to the collection of qualitative data, as detailed below. This chapter will now focus on each phase of the research design in turn and assess the strengths and limitations of the research methods chosen.

3.3.2 Phase One: Quantitative Methods

The first phase of the research design draws on existing quantitative panel data available from *Rojiroti*. This phase analysed this data looking at spending on children's education (private schools fees/ private tuition) as the primary outcome variable to answer Research Question One (see Section 2.7).

Strengths of Quantitative Methods for this Study

To uncover whether *Rojiroti* has had an impact on spending on children's education, a quantitative approach that seeks to evaluate impact is appropriate. The challenge of an impact evaluation is finding samples of programme participants and non-participants that are sufficiently comparable in their characteristics to be able to argue that any differences in average outcomes are driven by programme participation (Lance et al., 2014). Given

that this study comes part way through a programme, it relies on having pre-existing panel data with a treatment and a comparison group.

The focus for an impact evaluation is observing what happens to beneficiaries who receive an intervention, as well as what happens to the 'same' households if they do not receive the intervention. In general, the counterfactual is what would have occurred in the *absence* of treatment (Lance et al., 2014). However, one of the most common issues with evaluating microfinance is the existence of selection bias, when households have pre-existing characteristics that have affected their selection into the programme.

Recently, evaluations have shifted towards randomised studies (Banerjee et al., 2013). Randomised control trials are theoretically the most robust at eliminating selection bias (Pamies-Sumner, 2015), as selection effects are avoided by randomly selecting treatment and control groups from the same eligible population. Nevertheless, some researchers have posited that enthusiasm for randomised control trials comes from misunderstandings (Deaton & Cartwright, 2016) and an unwarranted trust in the impregnability of results. Indeed, randomising itself can change outcomes independently of treatment, and there is always doubt that humans will passively accept their experimental assignment (Krauss, 2018). Whether randomisation is preferable is questioned (Kasy, 2016; Banerjee, Chassang & Snowberg, 2016). A well-conducted randomised control trial can yield a credible estimate of an average treatment effect but is limited in only being able to estimate within a specific population (Bhutoria, 2016). Two of the leading critiques of microfinance have also stressed that drawing on randomised control trials is a fundamentally flawed way of assessing impact, particularly related to microfinance (Bateman & Duvendack, 2019; Bedecarrats, Guerin, Morvant-Roux & Roubaud, 2019); they argue that the randomised control trial methodology omits downside impact factors that are critical to obtaining a genuine assessment of microcredit impact, such as exit, displacement and market saturation (Bateman, Duvendack & Loubere, 2019). There are also practical issues with setting up randomised control trials in this context, due to the fact that *Rojiroti* has been involved in many of the communities in which it works for over ten years already. Recently, there has also been an important critique of some randomised control trials, particularly in former colonial contexts, for inadequate ethical considerations (Hoffman, 2019).

Rojiroti had already collected panel data whilst they began to set up SHGs in a new area, allowing for data collection from a treatment and comparison group. Therefore, given the limitations of randomised control trials, in particular for this specific study, and the existence of panel data, a quasi-experimental approach is best suited, in particular difference in difference (DiD) analysis. This pre-existing data allowed me to assess the impact of the programme over a two-year period. Whilst secondary data and quasi-experimental techniques of analysis are well suited to answering this research question, it is important to reflect on the potential limitations of this method in answering the question: ***what impact has Rojiroti had on children's education?***

Limitations of Quantitative Methods for this Study

Limitations of using Secondary Data

The main limitation is the time since this data was collected (2009-2011). There may have been other major changes since this time, including external influences affecting any of the outcomes measured, meaning results could be different for groups being established now. The benefit of this data is that it was collected in order to establish causal inference. Collecting new data for this purpose was not possible, due to the ever-changing and evolving nature of the programme and the limitation of resources. The way in which the programme operates has only evolved slightly, therefore the data is still likely to be reflective of the current impacts.

Another common limitation of secondary data is that they may not be appropriate for the research question (Denscombe, 2010). The data were collected to assess the impact of *Rojiroti* on women's lives, and the overall purpose of my analysis is assessing the impact of the programme on girls' education. If I had been collecting the data myself, I would have disaggregated data on spending on education by gender, so that it would have been possible to pinpoint change for girls' education in particular. Finally, there is a lack of control over data quality, although these data were collected for an evaluation funded by DFID, which meant adherence to certain quality standards required by the DFID research team. I also have a close relationship with those who designed this survey and oversaw the data collection. As a result, I was able to assess that their research design and data collection processes had been informed by a robust methodological approach to impact evaluation. I have also had experience of using this dataset as part of previous analyses (Yaron et al.,

2018; Yaron et al., 2019), and therefore have seen first-hand the data's suitability for analysis and have been involved in conversations related to challenges in data collection and how they were mitigated. I also performed my own data cleaning procedures for the analysis for this study and found no inconsistencies or entry errors.

This dataset enables reflection on the impact of *Rojiroti* on children's education, in terms of spending on education, as the data collected included a question on whether women had spent money on their children's education (private school fees/private tuition). It also included a question on enrolment, but this was not disaggregated by gender. Additionally, as overall enrolment levels in school were high at baseline, there is limited capacity to determine whether change had occurred. Furthermore, from conversations with *Rojiroti* staff, high enrolment does not always translate to high levels of attendance. Therefore, although DiD is used to look at the change in enrolment between baseline and endline (see Section 4.5.1), the primary outcome variable which is used is spending on education as it would indicate commitment to children's education. Additionally, one of the core criticisms of microfinance is that whilst women might experience changes in their financial resources, they are not able to utilise these for the goal of supporting education (see Section 2.6.2). This variable will therefore enable the analysis of whether women have been able to reach the *achievement* of spending on education.

Issues of Bias in Quasi-Experimental Approaches

As the rationale for using a quasi-experimental approach has been given, it is important to be aware of selection bias. This arises when beneficiaries differ in some systematic way from non-beneficiaries, such as differences in household characteristics. There are two types of bias, observable and unobservable, and differences in either of these can form selection bias. Observable bias includes selection criteria for an intervention, such as household income. Analytical techniques, such as matching methods, are used (see Section 3.8.1) to reduce the potential of selection bias (Karlan & Zinman, 2011). However, matching methods cannot account for unobservables that might bias programme outcomes such as household relationships, individual ability and motivation. This must be acknowledged in the analysis and claims made in this study.

When discussing sampling, it is also important to be aware of coverage bias (Cohen, Manion & Morrison, 2007), which occurs if there is an inadequate sampling frame. This

can bias evaluation results, particularly if the reason for non-inclusion in the sampling frame also means that households have other non-observed characteristics that could affect how they benefit from an intervention. This issue is addressed in Section 3.4.1.

Issues of Validity in Quasi-Experimental Approaches

Internal validity is critical if the study is to be able to determine any causal relationship. The main threats to internal validity of quasi-experiments are well known (Cook & Campbell, 1979). The researcher must plan to control or eliminate the influence of other variables in order to be confident in making conclusions about the relationship between the independent and outcome variables. Given that participants are not randomly selected in quasi-experimental studies, it is more difficult to control the extraneous variables. The careful sampling design, detailed in Section 3.4.1, aims to control environmental variables, and the use of matching methods also aims to reduce this threat to validity as much as possible (Section 3.8 and Section 4.4). Given that this study uses secondary quantitative data, I knew in advance that other threats to internal validity had been minimised. There were no changes in testing instrumentation during the study, no unplanned events and very few cases of participant dropout.

External validity relates to generalisation or whether the results of the study could be applied to other members of the larger population being studied (De Leeuw, Hox & Dilman, 2008). Therefore, efforts to improve external validity are similar to those mentioned above, particularly the use of matching methods. Still, it must be noted that, as this research works with one organisation, it is only possible to generalise the results for this specific programme of microfinance. As this is the aim of this research anyway, this is not problematic (see Section 2.4.5).

While steps are taken to reduce bias and ensure validity, quantitative methods alone cannot answer the overarching question of this study, due to the fact that these data on spending on children's education were not disaggregated by gender, the quantitative methods cannot provide insight into *Rojiroti's* influence on girls' education in particular. This is particularly a limitation as the literature demonstrates that expenditure on education is often gendered, including in this context and so the findings from this chapter may not necessarily represent higher spending on girls' education, but on boys' education (Datta & Kingdon, 2019). The qualitative methods therefore are important in providing a specific

focus on girls' education and on the mechanisms through which *Rojiroti* may have enabled women to support girls' education. If we know that there has been a positive impact on children's education, it gives greater impetus to explore whether this has been the case for girls specifically, and the pathways through which this change might have occurred.

3.3.3 Phase Two: Qualitative Methods

Given that this study was grounded in feminist standpoint epistemology (see Section 3.2.1), it also focused on women's own views of changes that have occurred (Code, 2014). Therefore, one-on-one interviews and FGDs, framed by the theoretical approach (see **Figure 1**), focused on understanding women's perspectives on changes in financial, social and cultural resources, and individual and collective agency, and the potential effect these have had on girls' education.

Strengths of Qualitative Methods for this Study

The benefit of qualitative research, specifically grounded in feminist standpoint epistemology, is that it allows researchers to hear the voices of those experiencing the changes that the study seeks to understand, therefore generating knowledge from women themselves (Liamputtong, 2010). It is also helpful in enhancing understanding of *how* and *why* an impact might have occurred (Skovdal & Cornish, 2015). Another value of qualitative research is that it can investigate sensitive topics, such as harmful social and gender norms and power, which are particularly relevant in this context where there are constraints on girls' education. However, qualitative research does have limitations.

Limitations of Qualitative Methods for this Study

Whilst most researchers might see the term 'bias' as being incompatible with the philosophical underpinnings of qualitative inquiry (Thorne, Stephens & Truant, 2016), as it refers to any influence that provides a distortion in the results of study, it is still important to consider (Polit & Beck, 2014). Most of the literature on the limitations of qualitative methods refer to rigour and trustworthiness, argued to be more pertinent to the reflexive and subjective nature of qualitative research (Morse, Barrett, Mayan, Olson & Spiers, 2002).

Unlike quantitative research, where statistical methods can be applied to establish validity and reliability of research findings, qualitative researchers aim to design and incorporate methodological strategies to ensure the trustworthiness of their findings (Noble & Smith, 2015). As suggested above, there may be personal biases which can influence findings. These might arise from the interviewer's positionality (see Section 3.2.2), the interviewee or group characteristics and the type of questions. For example, there can be concerns that data are collected or analysed in a way that is too closely aligned with the personal agenda of the researcher(s) (Thirsk & Clark, 2017). This is complex, as those carrying out qualitative research are an integral part of the process and final product, and separation from this is neither possible nor desirable. Therefore, calls have been for researchers to be transparent and reflexive about their own preconceptions (see Section 3.2.2), relationship dynamics (see Section 3.6 and 3.7) and analytic focus (Section 3.8). Rigorous piloting of qualitative research methods is important to consider these challenges, and thoughts from my reflective research diary are included in this chapter as part of the reflections on the pilot study (see Sections 3.5 and 3.6).

Additionally, there must be acknowledgement of potential bias in sampling and methods. Given my positionality as an outsider, and my previous relationship with *Rojiroti*, I had to consider whether my research was susceptible to the Hawthorne effect, where people modify their behaviour when they know they are being studied or observed (Oswald, Sherratt & Smith, 2014). In this case, the concern would be that participants would report more positively on the changes in their lives since being members of *Rojiroti*, either due to a desire to please the organisation generally, or because they knew of my previous involvement with *Rojiroti*. One approach to overcome the Hawthorne effect is the process of triangulation. Although I did not seek to directly triangulate the quantitative and qualitative methods that I used, the fact that the quantitative methods had a control group, and would be able to show if an impact on women's lives had taken place, it could support any positive perspectives on membership of *Rojiroti*. This process could not, in itself, eradicate this potential bias and so I was careful to note my thoughts in my reflective research diary which I refer to in my analytical chapters. As well as increasing my sample size, to ensure a wider group of women were involved, I included those who had been part of the organisation for a shorter period of time, and therefore would not be aware of my previous involvement with the organisation (see Section 3.6, Chapter Five, Six and Seven).

This highlights the importance of the sampling design in seeking to address the limitations in both quantitative and qualitative approaches.

3.4 SAMPLING DESIGN

The geographic location for this study is rural Bihar, India (although the secondary panel data also includes some neighbouring states, Madhya Pradesh and Uttar Pradesh). The participant pool is drawn from *Rojiroti* members. Drawing on Section 3.2 and 3.3 above, **Table 2** demonstrates a summary of the sample, in relation to the research question, theoretical underpinning and research instruments.

Research Question	Theoretical Underpinning	Research Instruments (Methods)	Sample
1) What impact has Rojiroti had on children's education?	<u>Achievement</u> – Women are able to spend money on children's education (private school fees/ private tuition)	Secondary data analysis of panel data (<u>Quantitative</u>)	740 women members of newly formed SHGs 309 women in a control group
2) What are the views of participants on Rojiroti's influence on their financial resources and what effect has this had on girls' education?	<u>Means to Achieve</u> – Financial Resources <u>Achievement</u> – Girls' Education	One-on-one interviews and FGDs (<u>Qualitative</u>)	20 members of Rojiroti staff (<u>one-on-one interviews</u>) 30 Rojiroti SHGs (<u>FGDs</u>)
3) What are the views of participants on Rojiroti's influence on their social and cultural resources and what effect has this had on girls' education?	<u>Means to Achieve</u> - Social and Cultural Resources <u>Achievement</u> – Girls' Education	One-on-one interviews and FGDs (<u>Qualitative</u>)	
4) What are the views of participants on Rojiroti's influence on their individual and collective agency and what effect has this had on girls' education?	<u>Freedom to Achieve</u> – Individual and Collective Agency <u>Achievement</u> – Girls' Education	One-on-one interviews and FGDs (<u>Qualitative</u>)	

Table 2: Summary of the Sample for this Study

3.4.1 Sampling Strategy for Quantitative Methods

Although the quantitative data comes from a secondary source, detailing the sampling procedure is important. To identify a treatment sample, all 400 villages in the areas of Bihar, Madhya Pradesh and Uttar Pradesh in which *Rojiroti* was originally operating were stratified according to whether they were: a) flood prone; b) assured of a crop; or c) drought prone. A sample of villages was drawn from the database in proportion to those in each of these areas. Within each village, a random sample of ten SHG members was drawn. Between July and November 2009, 740 women who were members of newly formed SHGs at baseline, who had not received any loans from *Rojiroti*, were interviewed and were re-interviewed in January and February 2011 (follow-up), 14 to 19 months later. These are the treatment group.

Control group formation was undertaken by: i) random selection of a village approximately 15 kilometres away from a treatment village in the same agro-ecological zone. A 15km buffer zone was necessary, as demand from women who observed friends and relatives in *Rojiroti* SHGs often created “viral spread” of new SHGs; ii) identifying the *tolas* (hamlets) of the selected village in which “scheduled and other disadvantaged caste” households live as the vast majority of *Rojiroti* members come from these groups; and iii) sketch mapping the *tola* layout and selection of every *N*th household along two axes to achieve an average of 20 interviews distributed evenly across the selected *tolas*. This produced a control group of 309 women. Control group participants were paid at the agricultural labouring rate for their time and interviews were held in the same period as paired treatment groups. The main issue encountered in the sampling process was due to the ‘viral spread’ of new *Rojiroti* SHGs and this is why the distance of 15km was decided upon. The matching criteria were also quite broad, and those involved reflected in hindsight that a more systematic matching of characteristics would have ideally had a list of potential matching sites for each existing treatment site to allow for random allocation. Further detail on this sampling strategy and methodology can be seen in previous analyses of these data written by those who designed and collected the data (Yaron, 2014; Yaron et al., 2018; Yaron et al., 2019).

3.4.2 Sampling Strategy for Qualitative Methods

One-on-One Interviews

One-on-one interviews enable the researcher to gain direct knowledge from those closely involved in a programme, in this case providing data and insight that cannot be obtained with other methods. However, the quality of one-on-one interviews rests largely on choosing appropriate informants (Boyce & Neale, 2006). Some knowledge could be based on their position within the programme and proximity to *Rojiroti* members, as well as their own experience of being a member of a SHG. In the *Rojiroti* case, these are Central Management and District Management and Village Level Management. The second step is to select a few informants from each group, including substitutes in case interviewees were not available. It was noted from consulting previous literature that most studies interview between 15 to 35 informants (Kumar, 1989).

Given that I was using other methods, I felt that 20 one-on-one interviews would secure a broad enough scope of data to analyse, whilst also adhering to the timeframe for research. I chose participants predominantly from village level management due to their proximity both to the management side of the organisation, but also their position as members of and running SHGs and training community mobilisers. Therefore, one interview was conducted with central management, two with district management, and seventeen interviews were conducted with women from village management. These were chosen at random from the overall list of staff members, acknowledging that I had already worked with a number of these participants before, and I did not want to let my own personal connections influence the sampling decisions.

Focus Group Discussions

In the FGDs, my objective was to speak directly to women members to understand their perspectives of membership of *Rojiroti*. I used Kutools in Excel to randomly select SHGs to be involved in the FGDs. Again, this was to try and ensure fairness, given that I had worked with a number of the SHGs before, and I did not want to let my own perceptions inadvertently influence sampling choices. In particular I wanted to speak to groups who had been members for longer time periods and those who had only been members for

shorter time periods. Given that I would rely on the organisation to choose these SHGs if sampling was not random, I considered that this approach would lead to greater diversity and reduced risk of bias. Although the SHGs were chosen at random, due to time and labour constraints on individual members, I could not ensure that all members of the SHG would be in attendance, so purposive sampling⁶ was used based on the availability of members.

FGDs are most productive when participants have commonality and are used to each other's company (Wilkinson, 2006). Therefore, my decision to use the pre-existing set up of SHGs, which meet regularly and whose members already know each other well, provided a good setting. The maximum FGD length was one hour, given the time constraints for participants. Additionally, it is important to consider whether existing relationships meant they faced more pressure in the group discussion setting. This will be discussed below in Section 3.5.2. The literature suggested having at least 60-100 participants overall (Hennink, 2007). Given that SHGs often have ten members in each group, but that not all would necessarily be able to attend, a sample of twenty SHGs would achieve this target of participants. During the research, I expanded the sample to thirty SHGs in order to increase the diversity of ages, geographical locations and number of years that groups had been in operation. These criteria were chosen as they were the main differentiating factor between groups of women from similar socio-economic, caste and educational backgrounds. Therefore, from the random selection of 50 SHGs, 30 were chosen based on the availability of members and diversity of group membership.

Acknowledging that attention to sampling design is important, the following sections reflect on the instruments used, their strengths and limitations in theory, and how they worked in practice. Thus, these following sections include my reflections from the pilot, which took place in October 2017. The purpose of the pilot was to determine whether the research instruments and protocols worked well in practice and to identify any potential problems or issues in the practicalities of data collection, particularly in relation to translation. According to Connelly (2008), a qualitative pilot study should be representative of the overall sample for the later study. I chose to conduct three one-on-one interviews covering male and female staff members, with at least one longstanding and one more

⁶ Purposive sampling is a sampling technique in which the researcher relies on their own judgement when choosing members of the population to participate in a study. It is a non-probability sampling method.

recent member of staff. I chose to conduct four FGDs that represented the wider sample, based on feasibility and so that I could assess different options for translation.

3.5 RESEARCH INSTRUMENTS

3.5.1 Quantitative Research Instruments

The secondary panel data collected information on both *Rojiroti* members (the treatment group) and women in a control group to estimate the outcome of the programme over approximately two years. The survey questionnaire captured a range of household assets (including whether households have a bicycle, radio, motorcycle, mobile phone), how much land women had, agricultural assets (including poultry, cows, buffalo) and whether forced asset sales occurred in the past year (an indicator of economic shocks and vulnerability at baseline). It also included questions about how many family members live in the household, how many children of school age are in the household, how many school age children attend school full-time and whether women spend money on education (private school fees/ private tuition). Information on marital status is unknown and data on age were unfortunately only collected for the treatment group. Finally, three questions relating to norms were included: whether a woman knows her household income and expenditure, whether permission is needed from a male relative to travel outside the village and whether there have been any incidences of domestic violence in the previous year. The full list of questions in this survey can be found in **Appendix 1**.

The drawbacks of household surveys include high cost and time. However, as this data had already been collected, and the costs were covered by DFID for its annual review as part of funding from the Global Poverty Action Fund programme, these issues were not present in this study. Comprehensive enumerator training was undertaken by experts in household survey methods, including training on how to ask questions in a neutral way in order to try and minimise potential bias. Enumerator training also covered how to code the data, using thorough instructions to ensure consistency across all enumerators (Yaron, 2014).

3.5.2 Qualitative Research Instruments

One-on-One Interviews

Strengths and Limitations of One-on-One Interviews

One-on-one interviews are an important way of gaining an understanding of the perspectives, behaviour and motivations of those involved in a programme. In this case, they were essential for gaining an insight into the way in which *Rojiroti* microfinance is delivered and the additional support provided by SHGs, as well as staff perspectives on the mechanisms of *Rojiroti* that might have supported positive effects for girls' education, and the pathways through which this change might have taken place.

However, there are limitations to conducting one-on-one interviews as there is potential for the interviewer to unwittingly influence responses given by informants. Informants may want to give a better portrayal of the work they are doing, so may place emphasis on certain areas of their work. It was important to discuss the interviews with the head of the organisation, who provided a list of all those working for *Rojiroti*, but it was also vital that I selected the interviewees independently, and randomly, as noted in Section 3.4.2, so that respondents were not chosen due to their favourable perspectives of certain aspects of the programme, or their work being located in a geographically successful area.

Reflections on One-on-One Interviews from the Pilot

In order to create a comfortable environment, the interview approach was flexible, although it followed a theoretically driven structure (see **Appendix 2**). In the pilot, two interviews were conducted with members of *Rojiroti* staff. Those chosen were initially both men due to timing, but as they were two of only four men in the group of 23 staff members in the sample, an additional pilot interview was added with a female member of staff, and the pilot period was extended by three days to facilitate this. The one-on-one interviews were semi-structured and followed an interview schedule that had been developed prior to the pilot (see questions in black text in **Appendix 2**). Initial contact is a critical part of the interview and so my existing relationship with the organisation and staff made these interviews easier to conduct. In order to establish a connection and allow the interviewee to relax, the first interview questions were primarily factual and were also asked by myself in the local language (Maghi/Hindi) to establish a rapport from the outset.

The semi-structured approach worked well and led to wide-ranging discussions about staff members' own role within the organisation and about the changes they had seen in the lives of their group members. They did not appear to hesitate in sharing positive impacts or critical reflections. Given that the topic of discussion did not arise naturally, I decided it would be useful to add a question about their perspectives on the way in which *Rojiroti* operates in comparison with other microfinance organisations.

During the interview with the female member of staff, information was also given about her own membership of a SHG, and the changes that had taken place in her life since she had become involved with *Rojiroti*. This provided important insights, and so additional questions were added to the interview structure. Additionally, I noted that some of my questions were too narrow. Therefore, I altered the questions in my original framework, so they were broader, e.g. 'what changes in your life have you noted since becoming a member of *Rojiroti*?' and prompted on follow up themes, rather than asking a direct question, e.g. 'How has your position in your household changed since you joined *Rojiroti*?' from the outset. This allowed me to understand what participants felt was more important, or if there were aspects I had not considered.

For example, when I asked about education during these pilot interviews, participants mentioned their own education (or the education of members of their group), before talking about the education of their/their groups' children. I therefore added a question related to women's own education: 'Have you noted any changes in women's education and skills since being a member of *Rojiroti*?' Finally, in relation to talking about girls' education and factors that may influence this, the responses were quite general, and the interviewees did not necessarily expand on different aspects of education. Thus, I added prompts to get perspectives on child labour, levels of education reached and aspirations. Although I kept the more general question at the beginning, these prompts were useful in stimulating further reflection. The added and altered questions can be seen in red in **Appendix 2**.

Whilst interviews with those running the SHGs were important, understanding the perspectives of those within these groups was perhaps the most valuable in terms of understanding specific mechanisms of *Rojiroti* that have enabled change or girls' education.

Focus Group Discussions

Strengths and Limitations of FGDs

Increasingly, FGD methodology is considered a good approach to hear multiple and collective voices of those in marginalised settings (Liamputtong, 2015). Group dynamics can aid recall and foster discussions around sensitive issues, with populations where people are more likely to feel comfortable talking with others who share similar experiences (Fossey, Harvey, McDermott & Davidson, 2002). They may also overlook or minimise views that are sensitive or held by a minority within a particular group (Maxwell, 2013).

It is important not to use FGDs as group interviews, which would simply replicate interactions between researcher and interviewee on a group scale (Wilkinson, 2006). The goal was that participants converse among themselves, questioning, challenging and answering one another. Whilst I was present, I did not lead the discussion and only provided prompts. In a context where the researcher is not from the context, this can be difficult (Jakobsen, 2012). To try and mitigate this as much as possible, I spent time with many of the group leaders in order to make the connections with the women prior to the FGDs taking place. In some cases, I had also visited the villages previously.

It is important to see FGDs as a form of collaboration which is “culturally sensitive and competent” (Vissandjee, Abdool & Dupere, 2002: 840); however, Vissandjee et al’s reflection on the use of the method in rural India is limited to how respecting local etiquette wins the trust of respondents, making them “comfortable with opening up and sharing” (p.838), rather than ensuring the development of a non-threatening environment and creation of a safe space in which respondents want to discuss, and the opportunity to leave where this is not the case. Whilst the aim of FGDs is to allow participants to discuss amongst themselves, topics of conversation were suggested, in line with the steps of the theoretical framework (see **Appendix 3**). The questions and prompts within the FGD protocol were developed to try and firstly set the scene and allow participants to get used to discussing answers with each other regarding factual questions, before moving onto more wide-ranging issues that may involve disagreement, debate and further discussion between respondents.

There are more overarching worries about the generalisability and confidentiality of FGDs. The decision to conduct 30 FGDs sought to minimise this. Additionally, the fact that these data are being used in addition to other methods means there is an opportunity for reflection on whether similar themes were brought up in one-on-one interviews; these data are analysed together in Chapters Five, Six and Seven. *Rojiroti* staff were also certain that confidentiality was not an issue within SHGs as sensitive issues are regularly discussed as part of the group.

Reflections on FGDs from the Pilot

Setting up group discussions was not difficult due to the fact that the women meet regularly in their SHGs and so FGDs were conducted at this time. In previous research, this provided an effective way to talk to the women in a situation in which they were comfortable (Gordon, 2016). The pilot consisted of four focus groups, involving a total of 29 participants. There was an initial discussion about the desire to keep the groups small to be able to facilitate open discussion. After a lengthy discussion with *Rojiroti*, it was decided that the ability to join the FGD would be open to all members of the SHG. One reason why FGDs were chosen was because they do not discriminate against people who cannot read or write and who have been previously excluded from more formal channels of communication (Culley, Hudson & Rapport, 2007), and therefore maintaining this policy of non-exclusion was important.

There was an additional need for flexibility because women were sometimes required to come and go during the FGDs, mostly due to work or childcare issues. In most cases, women returned within a few minutes but, in some situations, they left and did not return to the discussion. For this reason, it was important to have enough respondents to sustain the discussions but having too many respondents (over nine) appeared to discourage some of the women from participating. This appeared to occur naturally during the pilots, as most groups had between 12 – 15 members in total, but not all women could be present during the FGDs. In all the pilots, the FGDs started with between eight and nine participants, and so I did not feel like there was any need to change this strategy.

Participants were told at the outset of the FGD that the purpose was to gain an in-depth understanding of the changes in women's lives since they have been members of *Rojiroti*. A framework was used to guide the questioning and discussion (see **Appendix 3**),

but its use varied depending on the nature of the discussions. From the pilot, it was clear that I needed to get more detailed information about schooling, and so discussion topics were added to probe whether members' children are in school, whether they are attending, and what levels they are currently at, or reached if they have already left school. It also seemed, that unless directly asked, women did not reflect on why daughters were not in school, and thus asking prompts about potential barriers were included.

Only one aspect of my original framework did not work well in practice. This was an exercise that asked women to position themselves on certain issues. During this exercise, I noted a number of statements and asked women to indicate whether they were opposed, neutral or supported the statement, to generate discussion. Examples of these statements included: 'I believe that girls' education is of utmost importance'; 'I believe that girls' education is as important as boys' education; 'cost is the main reason why I cannot send my daughter to school' and so on (for full list, see **Appendix 3**). The purpose of this exercise was to determine if minority opinions were being suppressed by the nature of a discussion favouring the more outspoken members of the group but proved overly confusing in practice. Women were not used to putting themselves in a certain category and it became clear that the women were generally very used to talking together as a group. Whilst some women were more vocal, there did not appear to be any hesitation from other members of the group to challenge them or to discuss their perspectives. Therefore, I decided to cut this activity from the framework, and also added a few prompting questions or themes, which can be seen in red in **Appendix 3**.

It was important not to affect the natural flow of discussion, so I had to work closely with my translator (more detail on translation below in Section 3.6.1) to ensure women were not interrupted. However, women were used to discussing together and so conversation flowed naturally. The main issue that arose on occasions was that the opportunity to explore an issue further was lost, given the changing nature of the conversation, combined with the fact that women often talked over one another. Therefore, the pilots indicated that there was a greater need for moderator involvement than I had previously wanted, and I had to trust the moderator to follow up on key points. Therefore, we decided that they would not translate the majority of the discussion but rather, would follow up on certain issues by asking 'Why did you say that?' or 'What did you mean by that?' after the natural discussion had come to an end. This also allowed follow up with participants who had not been able to finish their point due to others talking. Given our

longstanding working relationship and previous training together, I felt confident that this worked, and the transcripts from the pilot confirmed this. At the end of each FGD, the moderator and I would debrief, so that the moderator could help to “convey the underlying cultural meanings of participants’ words and expressions” (Hennink, 2007: 25), which I recorded for help with the analysis.

Recording the FGDs was difficult, as most FGDs were conducted outdoors, due to a lack of private inside space. A high-quality recording device was used to minimise disruption as much as possible and notes were taken to ensure that nothing was missed. Permission for the recording was sought, in line with the ethical guidelines (See Section 3.7.2). The pilot was important in informing and confirming decisions about the data collection process. For example, one of the key challenges faced in the data collection, transcription and analysis of FGDs is ensuring clarity about who said what as part of a group discussion. Additionally, there were issues as, on many occasions, women spoke at the same time, and so I had to provide clear notes of where this had occurred (by looking at the time on the recording device) to support the translator. In the FGD literature, one of the key areas of discussion is about dominant voices. Smithson (2000) cautions against dominant viewpoints emerging from the discussion due to the fact that certain issues can be put forward, and not challenged, but still may not reflect the views of the whole group. This was why I had introduced the exercise above, which did not work well in practice. To mitigate against this, I decided that it was important to take detailed notes during the FGDs on my own reflections on whether there had been women who dominated the conversations, and if so on what topics, so that I could easily reflect on the issue in the analysis of the transcripts. In the analysis and write-up in Chapters Five, Six and Seven, I have made it clear where there are different people speaking, and overall have provided comments on whether there were issues with dominant participants alongside this analysis.

3.6 DATA COLLECTION AND MANAGEMENT

As this study was facilitated with the support and collaboration of *Rojiroti*, there were a number of considerations to ensure quality outputs that answer the research questions, whilst maintaining ethical practices. *Rojiroti* shared panel data and provided access to research participants. *Rojiroti* gained a deeper understanding of the impact of its work on women and potential impacts on girls’ education. Through any publications or papers that

may follow from this research, the visibility and quality of *Rojiroti's* work may be enhanced. However, it was important to set the parameters of the research and discuss in depth what the research meant to both parties in order to ensure that both sides expected the same extent of collaboration from the study. I also needed to ensure my own independence that would be vital to me being able to be critical in light of the evidence. A memorandum of understanding signed at the outset of this process can be found in **Appendix 4**.

3.6.1 Practicalities of Data Collection

Location and Setting

From the outset I was aware of the difficulties of being an outsider in the research process and communicated with the organisation in order to ask how best to negotiate this identity in practice. Firstly, it was important to think carefully about the location of the one-on-one interviews and the FGDs, to ensure that they took place where participants would feel most comfortable. During the pilot, the interviews with the two male staff took place at *Rojiroti's* field office, whilst the interview with the woman staff member took place at her house. Both of these locations allowed for a private and comfortable discussion. Additionally, my main aim was to ensure that participating in interviews did not inconvenience staff, and so conducting interviews in their houses would ensure this. Women did not appear to be bothered by others in their vicinity during the interview process.

Two pilot FGDs took place in a room in the house of one member of the SHG, one in the outside area of a member's house and one in an open outside area. In all settings, there were some additional people milling around, including children. As stated above, this was quite a natural occurrence, and so women did not appear perturbed or influenced by the presence of others in discussing and answering questions. It was therefore decided that the choice of location for the FGDs would be in line with where SHGs usually met, even if this was a public space, to ensure women felt most at ease.

Other than *Rojiroti's* suggestions of behaving exactly as the women do in terms of interaction (such as sitting on the floor), they also suggested wearing a plain salwar kameez. In addition, whilst it was not a conscious decision, one of my reflections from my journal was our method of mostly arriving in village on foot, and behaving on entry as our hosts would, for example by drinking the water or *chai* offered. This was important in

developing a relationship prior to the interviews for example, and in ensuring my position as an outsider did not interfere with the way in which the SHG meetings usually started. In another attempt to make the women feel at ease, I would always ask the questions in the one-on-one interviews myself, in the local language, and in the FGDs I would ask the first few questions at least. I felt that this was a good opportunity to establish a connection between myself and the participants, but also provided a good opportunity for them to laugh at my pronunciation and correct me. The women from the organisation and the overall moderator mentioned that this helped them to feel more at ease in the process.⁷

As well as working with a local translator from the organisation, the women who run the SHGs also took a role in the research process, facilitating and introducing me to groups, which also broke down some of the power dynamics. However, it must be acknowledged that, in spite of my best efforts, the power dynamics would remain given my position as an outsider.

Translation

Collecting data in one language and analysing and presenting the findings in another means that a number of translation-related decisions were required. Factors that influence the quality of translation include the linguistic competency of the translator(s); the translator's knowledge of the culture and lives of the people involved in the study; the background of the translator and the circumstances in which the translation takes place (Birbili, 2000). Most importantly, researchers must be explicit in describing the translation process as it has the potential to introduce bias (Temple & Young, 2004). Although I have some knowledge of the language spoken in the context, my skills were insufficient to follow interviews fully. In the one-on-one interviews, I would ask the questions in the local language, and the translator would translate important issues, and translate follow up questions. In the FGDs, the translator acted as the moderator, providing follow up prompts and translating important points for me.

⁷ Notes from Research Journal, 20th October 2019

Translation 'in the moment'

It was important to test different translators (or in the case of the FGDs, moderators), as this would enable me to determine the most effective method of translating 'in-the-moment.' The process of gaining greater comparability of meanings is best facilitated by those with an intimate knowledge of the culture (Frey, 1970). Researchers need to acknowledge their dependence on the translators "not just for words, but to a certain extent for perspective" (Temple 1997: 608). I therefore felt that it was of utmost importance to work with a trusted translator with whom I had a pre-existing working relationship and who understood and was embedded and respected within the community to make participants feel comfortable and relaxed.

The interpreter is an active co-constructor of data (Berger, 2015), who transfers meaning based upon vocabulary, grammar, expression, context and culture (Regmi, Naidoo & Pilkington, 2010). Therefore, it is important to detail the characteristics of the translator (Williamson, Choi, Charchuk et al., 2011). During my pilot, I worked with three different options for those who would be translating (and in FGDs, moderating). One was a man who was involved in founding *Rojiroti* whom I have known for a long time and, whilst he lived in the nearest city, he knew the area and the women well. The second translator was a man from one of the villages in which I was interviewing who had attended an English language secondary school who knew the area well. The third type of translation used was two young women, who worked together, also from a village in a nearby area, who attended an English-language secondary school, but from a different caste to the majority of the women being interviewed. It was difficult to find a woman from the same caste as the majority of those being interviewed, who was fluent in both the local language and English and was willing to travel to all the communities in which the interviews and FGDs would be held.

Before the pilot, I spent time with each translator, exploring different translation techniques together. I felt confident that they all had the same understanding of the techniques. From my research journal there were clear benefits and drawbacks of working with each person. Due to his previous connection with those involved, the women appeared confident and at ease with the first translator. He also knew the context well and could encourage discussion or expansion on issues. Additionally, as I had worked with him before, he had a good idea of what he needed to translate in the moment for me. We also had an

honest and questioning relationship; he would suggest ideas to me for improvements in the way in which questions or topics could be phrased to elicit useful responses. The second man knew the group we were interviewing very well but, given his lack of experience in the research context, he was less confident in moderating and his ability to provide 'in the moment' translation was inconsistent. I was also slightly concerned that women seemed less relaxed during this interview, perhaps due to his role within their immediate village dynamics. I had initially thought that using a female translator would put the women involved in the FGDs at greater ease. However, there were similar issues with less confidence in the role of moderating and during the 'in the moment' translation with the third method of translation. Additionally, as these women were not used to being in the villages in which the interviews took place, they sometimes reacted in ways that felt like there was a power dynamic or discomfort between them and the women in the interview. Due to these reasons, I felt that working with the first translator would be most effective, given both my experience working with him, and his knowledge of the context and groups involved.

Limitations of translation decisions being made during a small pilot could have been that any reactions from those involved in the FGDs/interviews may have been due to the individual or specific group rather than the interpreter used. After deciding on the most effective interpreter/ moderator, I asked an independent researcher to listen to the recordings to check the accuracy and completeness of the English summaries compared to the original dialogue. Through an assessment of my field notes and the notes of the independent translator, I felt that this technique of translator-facilitated interviews was an effective strategy for generating valid data from interviews.

Translation for Analysis

Although other studies working cross-language have transcribed interviews verbatim and analysed in their original language before being translated into English and transcribed (Srivastava, 2006), this was not possible given my language skills. In order to reduce interpreter bias and to act as an additional check (Lopez, Figueroa, Connor & Maliski, 2008), I used a different translator for the written translations. I aimed for a literal translation, because although intensive and time consuming (Regmi et al., 2010), I felt that it would enable me to do more justice to the true voice of the participants (Honig, 1997).

Therefore, the recordings of the interviews were directly translated into English for analysis.

I aimed to have multiple checks of the recordings and transcripts and back-translation to ensure accuracy (Jakobson, 1971). In the pilot process, a male from the local area and a female translator from a different region both provided a full transcription to see whether there were different interpretations of the participants' words. Overall, there were few differences in the two translations, and further discussions with the 'in the moment' translator also proved that neither translation process ended with distinct differences, nor a transcription that was distinct from the reality of the conversations. Although I wanted to continue this process throughout the project, due to resource-constraints, I decided to do this for a sample of interviews/FGDs to try and ensure discrepancies were minimised (Halai, 2007). Given that these independent translators would have access to the recordings, they signed a contract which stated the importance of confidentiality and privacy (**Appendix 5**).

Privacy and Data Storage

Storage of my data complied with the Data Protection Act (1998) in terms of anonymising stored data. As noted above, translators who were given access to interview and FGD recordings and provided transcripts had to sign a letter to confirm that they would store the data only for the purposes for transcribing and thereafter delete the recordings (**Appendix 5**). My data collection took place prior to the General Data Protection Regulation (GDPR), but all decisions surrounding storage and analysis of data since May 2018 have been taken in accordance with this act. In order to do this, I have made sure to only keep data on my personal computer and iCloud drives, which are password protected. As this was in line with GDPR, I have maintained this practice, and have not moved nor shared any of the data or transcripts.

3.7 PRACTICAL AND ETHICAL ISSUES

3.7.1 Research Timetable

Table 3 shows the research timeline that was followed for this study. This final research timeline did not differ extensively from my original timeline. Whilst I had originally planned to undertake the pilot in early October and start the data collection soon after, due to religious festivals, the pilot was delayed by one week. Data collection still began during mid-October and was completed in December, so the overall timings were not altered. Similarly, this timeline was based on my original plan to submit my thesis in at the end of October 2019. A return to the quantitative data chapter was required between July-September, based on new literature on the methodologies and my desire to re-run my analyses to compare for results. This meant that my editing, rewriting and redrafting period was extended to October, and has delayed my hand in date by one month.

PhD Timeline	Year 1	Pre-Fieldwork	Fieldwork			Data Analysis and Write Up								Write-Up					
Activities	October 16 - June 17	June 17 - October 17	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May-Aug	Sept	Oct-Dec	Jan-Mar	Apr	May	June	July-Sept	Oct	Nov
Research for Project - inc. Literature Review, Theoretical Framework, Methodology	■																		
Registration Report and Viva		■																	
Initial Quantitative Analysis		■																	
Pilot			■																
Qualitative Data Collection			■	■	■														
Fieldwork Reflection Period and Pilot Write-Up					■	■													
Full Quantitative Data Analysis and Write Up						■	■	■	■	■									
Refining Methodology and Literature Review Write-UP									■	■									
Qualitative Data Analysis											■	■	■						
Write-Up of Qualitative Data Analysis													■	■	■	■			
Editing, rewriting and redrafting																	■		
Editing PhD for final submission																		■	■

Table 3: Timeline for this Study

3.7.2 Ethical Considerations

Ethical research uses appropriate research methods for the questions (Shimpuku & Norr, 2012; Chiumento, Rahman, Machin & Frith, 2017) and ensures no harm to participants. Ethical research should also have the potential to do good (Scheyvens, Nowak & Scheyvens,

2011). From my perspective, ethical research should be about “establishing, maintaining and nurturing reciprocal and respectful relationships” (Tuhiwai Smith 2013: 129). This section reflects on ethical considerations in the quantitative methods, before the more in-depth consideration of ethical issues for the qualitative methods.

Ethical Issues for Quantitative Methods

With secondary data, it is important to consider the intended purpose of those who collected the data, to ensure that it ethically aligns with my own purposes (BERA, 2018). The secondary data I used was collected by *Rojiroti*, in order to reflect on the impact of their own work. Given that my overarching purpose was also to determine the impact of *Rojiroti* on the lives of its members, I felt confident that the motivations for the collection and my own analysis were aligned.

Therefore, I sought permission from those who collected the data with thanks given to the permission granted from CPSL, *Rojiroti* and *Rojiroti* UK. As part of an impact evaluation for DFID, I knew that the original data collection had been underpinned by DFID’s ethical guidelines. I also engaged in discussions with those who designed and collected data to enquire about whether the research had followed ethical guidelines, had considered the harms and benefits of the research and had ensured privacy and confidentiality. I was satisfied that the answers demonstrated that the research was relevant, respectful, responsible and reciprocal (BERA, 2018).

Ethical Issues for Qualitative Methods

For my qualitative research, I received ethical approval from the University of Cambridge and obtained approval from the Government of India’s research department through the application for a research visa; this ensured adherence to local legislation and laws on research. I also followed BERA (2018) guidelines. Particularly given the cross-cultural nature of this research, there were a number of important ethical considerations.

Voluntary Informed Consent

Voluntary informed verbal consent was sought for participation, as a large number of the women had not had the educational opportunities to learn to read or write. This verbal

consent was captured on video, using a mobile phone, directly uploaded to iCloud and then permanently deleted off the mobile phone (Lie & Witteveen, 2017). This decision was made during conversations with *Rojiroti*. I wanted to ensure transparency of agreement and, as there has been a large rise in the number of phones with cameras, women staff noted that members would be comfortable with this process.

In cross-cultural research, researchers have argued for more emphasis on trust building, reciprocity and rapport than the mechanistic process of securing informed consent (Smith, 2013). It requires that researchers openly discuss the methods and likely research outcomes with participants, as an important commitment to transparency (BERA, 2018). I included a discussion of the method and the focus of my research, as well as how the research was for my PhD research and also for *Rojiroti* to learn more about their programme. I noted that publications might come from this research. I also stressed that women could withdraw from the study at any time, without giving a reason.

Issues attached to voluntary informed consent are complex, and participants' understandings may be inconsistent with researchers' intended meanings, particularly in cross-cultural research settings (Brear, 2018). For the one-on-one interviews, this was more straightforward given that the women staff of *Rojiroti* had experienced research projects before, and therefore knew what the process of being interviewed entailed. Alternatively, for the FGDs this is something that I had to consider even in trying to explain the research process and I took advice from *Rojiroti* staff in this regard.

Although it was difficult to determine whether participants could be fully informed about the implications of their participation, given their unfamiliarity with research processes, the negotiation of this consent was aided by those within the organisation who vouched for my integrity as a researcher. During the pilot, it appeared that women understood the process and the fact that they could withdraw, as women did indeed leave the interviews in some cases. They may have left for a number of reasons, including childcare issues, and whilst many of them also came back, the fact that they left implied that they understood that they were able to stop being involved in the FGD at any point if they wished.

Finally, when considering informed consent, the issue of incentives is often raised (discussed in greater detail in Brear & Gordon, *forthcoming*). Through discussions with

Rojiroti, they noted that, as interviews were taking place as part of normal SHG meetings, incentives might compel women to feel that they had to attend, but also that it could cause groups not chosen for the research to feel less valued than others. Therefore, we decided that group meetings would happen as usual after the FGDs so the usual benefits of group meetings, such as discussing problems or receiving loans, were given. This was provided to all members, even if they did not want to participate in the FGD so that no one felt compelled to join for this reason. I also reflected on whether my access to participants through relationships with community leaders or stakeholders would lead to pressure on the women to participate due to their long-standing relationship with the organisation. To alleviate this issue, I asked *Rojiroti* to reiterate to women that they had the choice to participate or not, and I was assured that the women understood this. During the re-reading of my research journal and the write-up of my study and reflections on ethical practices, in particular in relation to the history of exploitation in social research (Svalastog & Eriksson, 2010; Tuhiwai Smith, 2012), I felt that I had focused on risk far more than beneficence as part of the research process. In hindsight, I felt that the decision-making about incentives, or benefits, had been due to this focus, and so I reconsidered discussions that had taken place on this. During ongoing discussion with *Rojiroti*, I decided to provide financial compensation (based on a daily salary for a teacher for each participant) that would be given to the savings accounts of groups that took part in the research and the same amount would be distributed to savings accounts of groups that did not take part in the research directly. This occurred after the research had taken place, based on considerations about fairness and coercion which are detailed in more depth in a forthcoming article (Brear & Gordon, *forthcoming*).

Anonymity and Confidentiality

As part of the informed consent procedure women were ensured anonymity and confidentiality. In the one-on-one interviews, women directly challenged this notion of anonymity. When asked why, I was presented with a number of reasons: the women wanted to be recognised for the work they are doing for the social benefits it would bring and because they are confident and proud of it. They wanted the promotion of their work so that it can help others, they wanted others to learn from them, including other agencies and NGOs working in their area, and they also wanted to tell their stories, as they have not had this opportunity before. Indeed, in line with previous research, it seemed that participants perceived being named as integral to having a “voice” (McCormack et al.,

2012) and conceived naming as a form of public acknowledgement associated with “justice, pride and empowerment” (Yanar, Fazli, Rahman & Farthing, 2016: 125).

Whilst excited about the possibility of being able to name the women in my research, when I returned to the UK, I decided that there were two major issues. I was concerned about whether I had adequately explained how the research will be used and published in the academic context. I was unsure whether my participants fully understood the ramifications of speaking as themselves, regardless of how much information I provided. I was also concerned that this is potentially a patronising worry, as these women had been involved in research processes before, and they may well have understood the implications. Similarly, I could not think of any specific issues that would arise with naming when I thought about changes to anonymity in light of potential harm it might cause (BERA, 2018).

Secondly, others experiencing this issue have highlighted the importance of member checking the full transcriptions with those who wish to be named, in order to ensure their words have been adequately represented. This is more difficult in this situation due to translation and in some cases, low levels of literacy, and so checking would put an additional burden on women to take time to have their words read back to them. When I suggested checking all the transcripts, those involved thought that this was unnecessary as they had “spoken the truth already⁸”. An additional consideration is that there are also a number of case studies where participants who had previously waived their anonymity, decided subsequently that they wanted to be anonymous (Rooney, 2015; Corden & Sainsbury, 2006). Therefore, I engaged in continual communication with these women about this issue, which formed part of an article I wrote engaging with this complexity in more depth (Gordon, 2019).

As a result of ongoing discussions and reflections with *Rojiroti* staff, my supervisor, academics and other PhD students, and through conferences, blogs and articles, I decided to re-apply for ethical approval to formally name the women who requested this in my PhD thesis. These changes were approved by the Faculty Ethical Committee on 13th July 2019.

⁸ Notes from Research Journal, 18th November 2017

Duty of Care

There is a responsibility to consider a duty of care, to recognise potential risks to participants and prepare to manage them. Considering the cross-cultural nature of my research, I felt that to formulate a relevant and contextual duty of care, it was important to develop trust through respect, reciprocation, collaboration and cooperation throughout the research (Liamputtong, 2010). This involved discussing the methods to be used with *Rojiroti* and collaborating closely in the practicalities of the work. These discussions did not lead to any changes in methods, as *Rojiroti* felt that both one-on-one interviews and FGDs would work well in the way I had designed them. There were some considerations that were made in the practical implementation of the research, discussed in Section 3.6.1.

As I have a history of working with *Rojiroti*, we have a good rapport and level of trust, but it was important to consider whether this pre-existing relationship meant that participants felt they had no choice but to participate (Reeves, 2010). Responsible research facilitates a transparent and dialogical process by creating the social conditions that enhance equal relationships between stakeholders. Therefore, I aimed to keep a constant line of communication open between myself and *Rojiroti* staff and, by ensuring a thorough informed consent procedure, stressing that women could withdraw from the study at any time. I listened carefully if they had any criticisms or disagreements about the process, and we would discuss why this was the case and come to a mutual agreement. One important consideration I also felt pertinent to consider was how to disseminate the findings from the research with the organisation and with participants; I wrote a short two page summary of the thesis and had it translated into the local language, and then recorded as an audio file so that all those who participated could hear how their perspectives have been interpreted. Reflections on ethics throughout this research project have been one of the most comprehensive areas of evolution and learning for me as a researcher. Ethical considerations continued when thinking about my approach to data analysis.

3.8 APPROACH TO DATA ANALYSIS

Whilst an effective research design that utilises methods to comprehensively and ethically address the research questions is of utmost importance, the decisions about how the data will be analysed will also influence how effective these data can be in answering the

research questions. Although further detail about analysis can be found in each of the analysis chapters (Chapters Four-Seven), an overview is provided here.

3.8.1 Quantitative Data Analysis

There are a number of quasi-experimental approaches which have comparative strength, such as estimating the DiD for outcome variables (Khandker, 2005). DiD estimates are based on the difference in the changes in the outcome between treatment and comparison groups over time. The method takes the trajectory of the comparison group as the counterfactual trajectory for the treatment groups (White & Raitzer, 2017). The change in the outcome observed in the comparison group from that observed in the treatment group is used to give the measure of impact. The effects of all factors that do not change over time, are eliminated from the impact estimate. By using DiD analysis, I only assume that, in the absence of treatment, the unobserved differences between treatment and control groups are the same over time.

Critics of the DiD approach argue that microfinance organisations choose to operate in specific villages and that only some households choose to borrow (Banerjee et al., 2013). If the selected area has a more conducive environment for development (better infrastructure, a better local administration or government policies, for example) the apparent returns to microfinance actually reflect the better development opportunities available to anyone in the treatment group. This is the programme placement effect (Armendáriz de Aghion & Morduch, 2005). The random selection of paired control villages in the same agro-ecological zone, 15km from programme sites, was designed specifically to avoid this problem (White & Raitzer, 2017). I also used STATA's kernel-based propensity score matching (PSM) to match women in treatment and control sites. The propensity score is the probability of being in the treatment group given the observable characteristics from a regression model of participation (Rosenbaum & Rubin, 1983). PSM then creates a comparison group from untreated observations by matching treatment observations to one or more observations from the untreated sample, based on observable characteristics.

The main limitation of PSM is that the approach cannot incorporate selection on unobservables (any variables that might affect either the probability of treatment or the outcome variable, which were not measured in the dataset), so there may be biased

estimates (King & Nielsen, 2016). The number of observables measured in this dataset allows a comprehensive assessment of socio-economic and household characteristics, so this limitation is reduced, but it must still be considered in the conclusions from the analysis. Greater explanation of the analysis of the quantitative data and limitations can be found in Chapter Four.

3.8.2 Qualitative Data Analysis

Qualitative data analysis is a “process of bringing order, structure and meaning to the mass of collected data” (Marshall & Rossman, 1990: 111) in order to determine the relationships between categories and themes within the data. Analysis of findings was carried out on NVivo, using both topic and analytical coding methods (Richards, 2015). There are three stages of this data analysis process: pre-coding, coding, and analysis. The pre-coding stage involves a review of all the data, to ensure familiarisation with the transcripts.

The coding stage involves creating consistent codes, in order to see relationships between them and to determine underlying ideas and meanings among them. The key strategy for ensuring consistency is to select specific coding methods consistent with the research questions (Saldaña, 2009). The preliminary codes were based on the theoretical framework (see Section 2.6), and were ‘Rojiroti microfinance’ ‘Financial Resources,’ ‘Social and Cultural Resources’ and ‘Agency’ as well as ‘Girls’ Education.’ Coding is a heuristic process and only the initial step toward an even more rigorous and evocative analysis (Richards & Morse, 2007), with additional codes being identified as part of this process. During this first phase, coding processes ranged in magnitude from a full sentence, to a discussion between more than one person (in the case of the FGDs). An example would be: “through loans, we get economical support for different purposes” (financial resources), or “Person A: Educated girls are getting equal remuneration in job so more education to girls is more beneficial. Person B: Now girls are using bicycle to go school and we were not allowed to do that in our earlier age. Person C: Girls earn more than boys if she is educated” (girls’ education). These initial codes were purposely kept simple and followed Creswell’s (2015) approach to coding in starting with a small number of codes.

The second phase comprised of coding within these codes. In line with feminist standpoint epistemology, which prioritises women’s lived experiences as being the central

form of knowledge, this stage of coding was inductive. This was based on the premise that “starting off research from women’s lives will generate less partial and distorted accounts not only of women’s lives but also of men’s lives and of the whole social order” (Harding, 1993: 56). I was therefore led by the themes that arose out of the data under these primary codes. This is explored in much more detail in Chapters Five, Six and Seven. For example, under ‘financial resources’ a code that emerged was ‘increased access to income,’ e.g. “Before formation of group we used to stay inside the house, after joining the group we came out, increased the number of our cattle, and increased the area of our cultivating land and agricultural yield with the help of the group.”

During the analysis, it was important to acknowledge issues such as group dynamics and tendencies to reproduce normative discourses. FGDs should therefore not be analysed as if they are naturally occurring discussions (Smithson, 2000). Additionally, I aimed to remain reflexive and conscious of my own positionality in terms of how I might interpret data (Grogan, Donaldson & Simmons, 2007). During the analysis of data from the one-on-one interviews and FGDs, I discussed my observations with researchers from the research context to ensure that I did not impose knowledge from my own experiences rather than the participants, asking about certain concepts that were less familiar to me. For example, I asked *Rojiroti* for more explanation about the realities of *bonded labour*, and about the *purdah* system, and their perspectives on how these experiences had been linked to women’s changed realities (explored more in Chapter Five-Seven). I also continually went back to the literature when themes arose, to try and eliminate bias that might have occurred from only discussing these concepts with those within the organisation.

Benefits of coding included being able to determine the most meaningful parts of the data and the ability to generate concepts from the data (Gough & Scott, 2000). Some have criticised the coding process as losing the integrity of the data by splitting it up, potentially changing what is implied. In striving to be a reflective researcher, I tried to minimise this process and have decided that the power of coding to find trends and patterns outweighs the potential limitations.

3.9 CONCLUSION

In order to understand what changes have occurred in terms of impact on girls' education due to *Rojiroti* membership, a quantitative approach is a strong starting point to indicate *what* has happened. However, as argued, and in line with a pragmatist approach, this can only give one part of the overall picture. The qualitative approach therefore aims to answer *how* and *why* changes may have occurred. Qualitative methods are essential to understanding nonlinear change pathways that cannot be uncovered through quantitative data alone and allow for the understanding of participants' own perspectives on the changes that have occurred, which is important for this research underpinned by feminist standpoint epistemology (Onwuegbuzie & Leech, 2005). The arguments for the chosen research methods have been explored, their relevance to answer the research questions have been outlined, and their limitations acknowledged. Finally, the importance of ethical reflections, both at the outset and during the research, has been conveyed although these reflections continued throughout the entire research process, and so there will be connections to Section 3.7.2 in the subsequent chapters.

Although this research takes a mixed methods approach, it is a sequential design whereby the quantitative data form the basis of understanding whether there has been change in women's ability to support children's education. Chapter Four is dedicated to the analysis of the quantitative data.

CHAPTER IV: WHAT IMPACT HAS ROJIROTI HAD ON MOTHER'S EXPENDITURE ON CHILDREN'S EDUCATION?

4.1 INTRODUCTION

This chapter seeks to answer the first research question: *what impact has Rojiroti had on mother's expenditure on children's education?* It does this through PSM and DiD analysis of secondary quantitative data. As explained in Section 3.5.1, the dataset analysed for this chapter was collected by *Rojiroti* from 749 new SHG members and 308 women in matched control sites at baseline (2009) and after 18 months (2011)⁹.

This analysis will use the outcome variable of *spending on education* (private school fees/ private tuition). The reason why this variable has been chosen is because investing money in children's education implies a commitment and prioritisation of household finances for this purpose (Kingdon, 2005) and because there has been an increase in the payment of private school fees and private tuition in rural Bihar. Additionally, a recent paper has shown that although gender bias in school enrolment has reduced in India, gender bias still exists in educational expenditure (Datta & Kingdon, 2019). The major limitation in this dataset in its ability to answer the overall research question is that information on educational spending was not disaggregated by gender. Thus, the first research question only seeks to look at the impact for all children. Recognising this important limitation, the analysis in Chapter Five, Six and Seven will provide greater understanding of whether and how a positive impact might have occurred for girls' education. In this context, given that *Rojiroti* members were extremely socio-economically disadvantaged when they joined, an increase in spending on children's education would indicate shifts in financial resources as well as a commitment to children's education.

⁹These numbers are different given the complex process of sampling described in Section 3.4.2. As there were extensive efforts taken to ensure minimal variation between the control and the treatment group and spill over effects, finding suitable people to be part of the control group was a challenge. Therefore, the decision was made to sample the maximum possible needed, as specified in the literature (Lance et al., 2014), for an adequate control group for difference in difference analysis.

The chapter begins by providing background information to give an understanding of *Rojiroti's* membership and their priorities through analysis of overall loan data. This shows the main purposes for which loans are taken and demonstrates the frequency of loans taken for educational purposes. However, as noted in Section 2.6.2, this does not alone show the sole route through which money could be used to spend on education, as loans for other purposes could also generate higher income, or protect against income shocks, which could support parents in increasing their spending on education. The analytical methods are then discussed prior to findings and discussion.

4.2 UNDERSTANDING ROJIROTI'S MEMBERS

In order to provide an understanding of *Rojiroti* membership, I undertook descriptive analysis of age, caste and size of household, to compare to other microfinance organisations. Unfortunately, not all of these details were collected for the control group, so this analysis solely gives more detail on the characteristics of *Rojiroti* members, not the overall sample. The full details of the questions asked as part of this household survey can be found in **Appendix 1**.

Among new SHG members, the majority belonged to the 25-44 age group category (81 percent). Only 7 percent of members were under the age of 25, only 10 percent were aged 45-59 and only 2 percent were older than 60. The average age of members was 34, which is similar to the average age of 36 found in other studies of microfinance organisations operating in the north of India (Singh, 2015).

The caste identity of *Rojiroti* members in this sample is different to other microfinance organisations in India. Whilst the overall number of scheduled caste and scheduled tribe members of microfinance groups across the country is 20 percent of total membership (Sa-Dahn, 2016; 2017), *Rojiroti* SHGs are comprised of 53.5 percent of women from scheduled castes, 3 percent from scheduled tribes and 37 percent from other disadvantaged castes, making up 93.9 percent of this sample of *Rojiroti* members. As noted in Section 2.5.2, there are a number of features that together lead to *Rojiroti* having a higher membership from scheduled castes, tribes and other disadvantaged castes. This might be due to the fact the community mobilisers were used to connect with all women in villages

that *Rojiroti* sought to operate in, and that implementation was orientated around the needs of the most socio-economically marginalised groups, in order to create a supportive environment.

The average household size among *Rojiroti* members in this sample was 5.85, with a minimum of one (only the female member) and a maximum of 16. The national average rural household size is 4.6¹⁰ in India, indicating that group members had a slightly higher than average household size.

There are some limitations in building a full picture of *Rojiroti* members from the dataset available, particularly in terms of factors that may influence educational outcomes. No data on women's education or literacy levels were collected, and employment status was not collected. As the literature states that women's educational level has an influence on girls' education, this limitation must be acknowledged. However, given the low levels of education for women in rural Bihar (noted in Section 2.3.2), and the caste identity of *Rojiroti* members, it is unlikely they had access to high levels of education.

4.3 BACKGROUND INFORMATION ON ROJIROTI'S OPERATIONS

It is possible to get a better understanding of why *Rojiroti* loans are taken, as there is a record of all loans from 2008 - 2018. The main purpose is for medical treatment (25 percent), followed by 'social' reasons (20 percent). Social reasons can include loans for festivals, marriages or for trips to family members or pilgrimages, among a number of diverse uses. Other prevalent uses are for food purchase (6 percent), house construction (10 percent) and agricultural input (11 percent). Education loans make up only 4 percent of total loans taken. Although women mentioned loans for educational purposes as being one way in which they were able to support girls' education, this was not the only way in which loans (and associated financial resources) could influence increased spending on education (as noted in Chapter Five).

In order to understand this further, I asked *Rojiroti* staff about this information. They explained that when groups are first set up, often the primary motivations are medical purposes and house construction, given an acute lack of access to medical facilities, and the

¹⁰ <https://www.ceicdata.com/en/india/household-consumer-expenditure/hce-average-household-size-rural>

norm of having *kutchha* housing.¹¹ *Rojiroti* staff recalled that at the outset of group formation, women often used small medical emergency loans to pay for transport to clinics and to secure drugs to treat small children for common conditions such as persistent diarrhoea. Reports from *Rojiroti* staff suggest that as groups are established longer, loans for agricultural input and educational purposes become more prevalent.¹² Whilst educational loans make up only 4 percent of total loans taken, the frequency of educational loans has been increasing year on year (**Figure 3**). Partly this may be due to an expansion in SHGs, but *Rojiroti* staff also report that loans are less likely to be taken for education in the early stages of group formation, due to the pressing needs of paying off previous loans, medical treatment and house construction. Therefore, the rise in frequency of educational loans is likely to represent an actual rise in loans taken for educational purposes as groups are more established and move on to borrowing for investment purposes, which many families consider education spending to be (Datta & Kingdon, 2019).

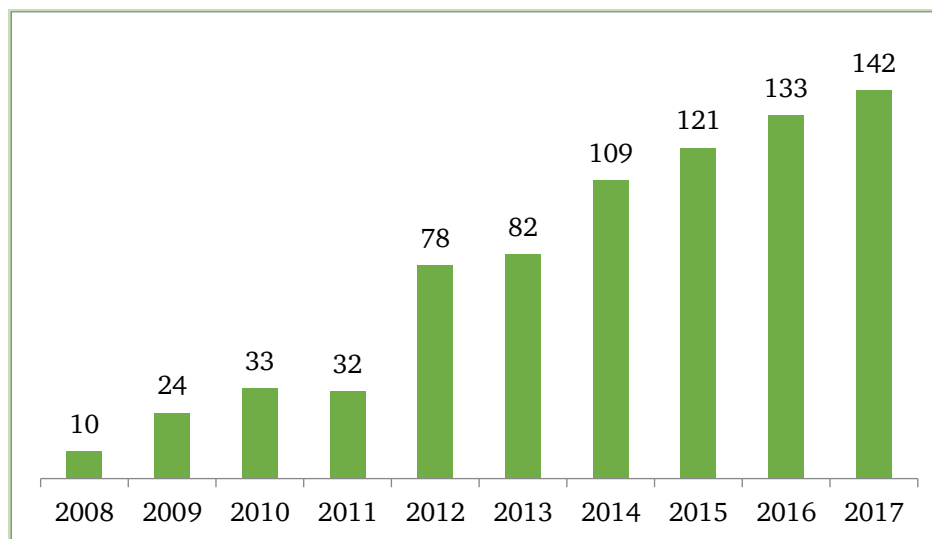


Figure 3: Educational Loans Taken by Year

4.4 ANALYTICAL METHODS

As noted in Section 3.8.1, to assess the impact of *Rojiroti* on spending on education, I will be using DiD analysis. In order to do this, I compare the change (difference) for this variable for treatment group over the time period, with the difference experienced by the control

¹¹ Mud-walled housing

¹² Notes from Research Journal, 20th October 2017

group. DiD analysis with panel data has notable strength in comparison with other quasi-experimental approaches (Khandker, 2005), as explained in Section 3.3.2. DiD estimates for outcome variables are obtained by linear regression for woman i as follows:

$$\text{Outcome variable } y = \beta_0 + \beta_1 \text{treatment} + \beta_2 \cdot \text{time}_i + \beta_3 \cdot \text{treated}_i \cdot \text{time}_i + e_i$$

In this equation, the time period is equal to either 0 or 1 and the ‘treatment’ is also equal to 0 (control group) or 1 (treatment group). If the participant is in the treatment group and the data is from baseline, then $y = \beta_0 + \beta_1$. If the participant is in the treatment group and the data is from endline, $y = \beta_0 + \beta_1 + \beta_2 + \beta_3$. The change in the treatment group between baseline and endline is therefore equal to $\beta_2 + \beta_3$. If the participant is in the control group and the data is from baseline, $y = \beta_0$. At endline, for the control group $y = \beta_0 + \beta_2$. Therefore, the change in the control group between baseline and endline is the value of β_2 . The impact of receiving the treatment (microfinance) on an outcome variable (spending on education) is the estimated value of β_3 . As this is a quasi-experimental design, there were a number of steps that needed to be taken to address potential issues of self-selection bias. This is a common problem in microfinance evaluations, and a cause of much criticism of the analytical approaches used for evaluation (Duvendack et al., 2011). A step-by-step account of the analytical methods can be found in **Appendix 6**.

4.5 FINDINGS AND DISCUSSION

The findings show the difference that *Rojiroti* microfinance has made to new SHG members over approximately 18 months relative to the control group. Firstly, the impact of *Rojiroti* membership on children’s education was assessed.

4.5.1 Was There an Impact on Spending on Children’s Education?

The most important part of this analysis is to ascertain whether *Rojiroti* membership had led to any significant change in spending on children’s education. Although this dataset is not disaggregated by gender, an aforementioned limitation, any change in spending on education for the treatment group in comparison to the control group is likely to indicate both changed financial resources, and the prioritisation of these resources for educational purposes. **Table 4** shows that, although there was no significant change in the number of

primary-school aged children in school, there was a significant increase in women spending on children’s education. The fact that there was no significant difference between both groups in terms of school enrolment is not surprising as it reflects the fact that enrolment was already high at baseline. This may also be a result of sample size. If the outcome variable is already high, then a larger sample size would be needed to identify significant changes.

	Baseline	Endline	
Control	275	273	
Treated	749	738	
Variable(s)	DiD	t	P> t
Percentage of school aged children in school	0.133	1.00	0.319
Spending on education (private school fees/ private tuition)	0.224	2.16	0.031**
Inference: * p<0.01; ** p<0.05; * p<0.1			

Table 4: Results for Education Variables

SHG members had significantly higher spending on education (private school fees/ private tuition) than those in the control group. Initially, *Rojiroti* was very surprised to find members, who were socio-economically marginalised, prioritising paying for private school and private tuition to supplement government primary schooling. Interviews and discussion with groups suggested that SHG members at the time felt that spending on private tuition or investing in private primary schooling was essential to support getting their children into secondary education.¹³ They felt that would give them access to government jobs that were reserved for scheduled caste applicants but had effectively been unobtainable due to lack of educational opportunities (Yaron, 2014). This will be further explored in Chapters Five and Six. This is in line with literature from Bihar, noted in Section 2.3.1, and India more broadly, which has noted the differences in learning outcomes between government schools and private schools, particularly in rural Bihar (ASER, 2018).

As with any form of regression analysis, unobserved variables may also influence educational spend. Matched DiD analysis is one example of combining methods to reduce this problem. PSM alone cannot account for unobserved characteristics that might explain

¹³ Notes from conversations with *Rojiroti* staff members involved in this data collection

why women might have chosen to join *Rojiroti*, and that might also affect spending on education. When PSM is combined with DiD analysis, the assumption is that unobserved characteristics of individuals are constant over time (Gertler, Martinez, Premand, Rawlings & Vermeersch, 2016). One variable that is often mentioned in the literature as influencing spending on children's education is parents' own educational levels, which was not collected in this dataset (Abuya, Mumah, Ausrian, Mutisya & Kabiru, 2018). After matching, both treatment and control groups were very similar in terms of economic status and, due to the sampling, similar geographical locations (for further information see **Appendix 6**). As the literacy rate for adult women in Bihar is low, it is likely that women in the treatment and control group would have very low levels of education given their economic status, and the assumption in DiD analysis is that this unobserved variable will remain constant over time.

Although a significant change in educational spending has been observed for women who joined *Rojiroti*, the dataset allows for further analysis that could provide greater insight into the pathways through which this change might have occurred. The qualitative data in Chapters Five, Six and Seven are used to build on this understanding of the positive change observed, to understand whether this has been the same for girls, and what has enabled this change.

4.5.2 Have There Been Changes in Women's Financial Resources?

DiD analysis also explored a number of variables to determine whether *Rojiroti* had influenced levels of women's financial resources, which could provide some insight into the pathways through which change for education might have taken place (as noted in **Figure 1**). DiD analysis was conducted to see whether there had been changes in productive asset ownership, non-productive asset ownership and in household type. Based on conversations with *Rojiroti* staff, women often take loans within the first two years of membership to invest early in converting *kutcha* housing into *pukka*¹⁴ housing. As these data spanned 18 months, it was considered a possibility that there would be some changes in household types among women who were members of *Rojiroti*. **Table 5** demonstrates the findings.

¹⁴ Brick-walled housing

	Baseline	Endline	
Control	275	273	
Treated	749	738	
Variable(s)	DiD	t	P> t
Productive Asset Index	0.216	3.27	0.001***
Non-productive Asset Index	0.124	4.43	0.000***
Inference: * p<0.01; ** p<0.05; * p<0.1			

	Baseline	Endline	
Control	275	275	
Treated	749	749	
Variable(s)	DiD	t	P> t
<i>Kutcha</i> housing	-0.126	2.90	0.004***
Inference: * p<0.01; ** p<0.05; * p<0.1			

Table 5: Results for Financial Variables

Rojiroti members saw significant increases in productive and non-productive assets. A previous analysis of the dataset, which looked at impacts on domestic violence as an outcome variable, noted significant increases in poultry ownership in particular, which has likely contributed to the significant increase in productive asset ownership (Yaron et al., 2019). Increased poultry ownership may have resulted from external training, potentially from agricultural-focused NGOs working in this area. Whilst this could have been supported by *Rojiroti* loans, I do not seek to claim causal impact. It is easier and less risky for women who typically own no land, to use loans for poultry purchase than to take on new land and other inputs for arable farming. Indeed, very poor households in this region (particularly those without access to land) often include poultry rearing as a livelihood strategy (Gaurav, 2018). Information on loan purposes and qualitative research undertaken by *Rojiroti* showed that households with *Rojiroti* SHG members invest in arable agriculture, but at the outset the focus is on rapid sources of income generation (such as using loans to purchase and trade quotas of rice from the Public Distribution Service) as well as using small medical emergency loans. This is further discussed in Section 5.3.3.

Increased productive assets could influence higher spending on children's education (or indeed, to link to the overarching research question, the ability for mothers to support girls' education) as asset building is likely to give family greater protection against income shocks. Instead of taking children out of school, assets could be sold in case of emergencies. The other factor that contributes to the argument that *Rojiroti* members are less likely to experience the adverse effects of income shocks as a result of their membership is the significant decrease in *kutcha* house ownership. Women are unlikely to invest in upgrading their houses unless they are able to accumulate savings, which could also protect against income shocks.

The significant increase in productive assets, such as poultry, indicates that women are potentially generating their own income. In poor families, any financial contribution to the family by a woman is of significant value for subsistence and may also enhance her position in the family (Vaessen et al., 2014). The lower a family's financial resources are, the more welcome a woman's financial contribution is. Therefore, women may have increased power in household decision-making and bargaining (discussed further in Section 7.3.4). If women's position in the household improves, there are two ways in which this could influence girls' education. Firstly, increased perception of women and their ability to earn income could be transferred onto daughters, who will also be seen as having potential earning capabilities. Secondly, if women have more power in household decision-making processes, they will be able to spend income on girls' education, as much research has shown that mothers are more likely to spend money on girls' education than fathers (Chaudhuri & Roy, 2006). This is further explored in Section 5.3.2 and Section 7.3.5.

The significant increase in non-productive asset ownership is also important in indicating that women are more likely to have disposable income. One previous analysis of the dataset found a particularly significant increase in mobile phone ownership even though this was not required for group membership (Yaron et al., 2018). This is interesting as any change in mobile phone affordability and access would have likely been similar for both groups, but there are two potential explanations. As women were required to come to group meetings, they were more likely to be away from their home, and a mobile phone could provide a useful way to communicate with their husbands and for organising their meetings. Potentially, as the facilitators of the SHGs had mobile phones, there may have also been more awareness about the low-cost phones available, and assistance with setting this up from the SHG facilitators. It is difficult to know how owning a mobile phone might

assist mothers in supporting girls' education, but indirectly, it could lead to increased independence (further explored in Section 7.3.1).

4.5.3 Have There Been Changes in Women's Agency?

Reflecting on the literature noted in Section 2.6.2 and recognising the constraints of the variables collected in this dataset, three variables were considered to reflect changes in women's individual agency (in line with **Figure 1**). DiD analysis was conducted to determine whether there had been changes in women knowing their household income and expenditure, whether women can travel without permission and change in incidences of domestic violence, with the results presented in **Table 6**. Changes in these variables could have led to women's increased ability to support children's education (as outlined in Section 2.6.2).

	Baseline	Endline	
Control	275	273	
Treated	749	738	
Variable(s)	DiD	T	P > t
Knows household income & expenditure	0.142	3.70	0.000***
Can travel without permission	0.084	1.93	0.053*
Domestic Violence Index	-0.209	2.66	0.008***
Inference: * p<0.01; ** p<0.05; * p<0.1			

Table 6: Results for Changes in Social and Cultural Resources and Agency Variables

Table 6 demonstrates that there has been a significant increase in the proportion of *Rojiroti* members who know their household income and expenditure. This change was not seen in the control group. It is likely that the increase in women's knowledge of household income and expenditure reflects the requirement for SHG members to explain to their group how any loan will be repaid. Initial discussions with *Rojiroti* staff suggested that this incentivises husbands, who see loans as benefiting the household, to discuss household income and expenditure with their wives, thus improving women's understanding of their household finances.¹⁵ The significant increase in knowing household

¹⁵ Notes from Research Journal, 14th October 2017

income for the treatment group in comparison with the control group has the potential to influence girls' education in two main ways. In a similar vein to women having access to income, there may be an increase in women's position within the household and ability to influence household decisions, which could affect decisions about daughters' education. Secondly, although it cannot be directly tied to an increase in skills, the significant change in women in the treatment group knowing their household income and expenditure can be seen as women having greater financial literacy, which may influence women's own perceptions about the importance of knowledge and education for themselves and their daughters. Whether there have been changes in women's household position, and the exact influence this has had on girls' education, are explored in more detail in Section 7.3.4.

DiD analysis also found a significant increase in women involved in *Rojiroti* being able to travel alone. However, caution must be noted as this was one of the variables that had a higher mean bias than that recommended in the majority of the literature during PSM. Whilst I do not seek to claim significant impact, changes in women involved in *Rojiroti* being able to travel is possible, firstly due to the fact that women were attending group meetings. This could have influenced their ability to travel further, and without permission. Associated with this is the likelihood that women are more involved with productive activity as a result of taking loans, which would necessitate greater travel away from their home. Additionally, the change in women being able to travel without permission may have been mediated by the increase in mobile phone ownership, given the ability of their family members to contact them to find out where they were at any given time. Although little emphasis should be placed on this, any change in norms around women's mobility is likely to influence overall societal perceptions about girls and thus perhaps their ability to travel to attend school may also change. This could hugely increase enrolment to secondary school, as barriers to secondary school enrolment for girls in rural Bihar are often related to the distance to the school (Bhattacharjee, 2017). This is further explored in Section 6.4.1.

Finally, DiD analysis shows a statistically significant decline in domestic violence for the treatment group in comparison to the control group between baseline and endline. This is consistent with the view that specific mechanisms of *Rojiroti* have led to reduced incidences of domestic violence, as has been addressed in previous papers (Gordon, 2016; Yaron et al., 2019). It is important to remember that the linear index of domestic violence will understate impact if multiple incidence leads to a cumulative or non-linear increase and that this is true at any point during the intervention. It is also important not to overstate

the involvement of *Rojiroti* in this decline. Microfinance could only ever provide a contribution to reducing domestic violence and there are likely to be many other factors involved. Findings from previous analysis of these data suggest that any such estimate may increase over the lifetime of the intervention (Yaron et al., 2019). Given the conflicting literature on the topic, and reviews of social norm change, it was interesting to note significant reductions in domestic violence as a result of microfinance over approximately 18 months, as social norm change typically takes much longer (WHO, 2009). Whilst the linkages between a reduction in domestic violence and mothers being able to support girls' education are not direct, this change might have led to women's changed position in the family, and their ability to have greater control over household consumption and spending decisions with subsequent impacts on girls' education. As noted above, this is discussed in Sections 7.3.4 and 7.3.5.

4.6 CONCLUSION

This chapter demonstrates that *Rojiroti* members are more likely to be from marginalised and disadvantaged groups than other microfinance organisations in India. The analysis has also been able to answer research question one, as women members of *Rojiroti* were significantly more likely to spend on children's education (private school fees/ tuition) than women in the control group. Particularly given the baseline characteristics, that showed that women who joined *Rojiroti* were extremely socio-economically disadvantaged, the fact that women are prioritising children's education has important implications. Due to the limitations noted, I do not claim causal impact from this analysis, or that this increase is as a result of *Rojiroti* membership, but it does provide a basis on which to explore why women members of *Rojiroti* might have been more likely to spend on children's education than prior to joining.

The analysis also found that there have been significant changes in *Rojiroti* women's financial resources (both productive and non-productive assets). This is important as it shows that women have greater potential to achieve the goals they desire, conceptualised in this study as being able to spend on children's education. However, measuring increases in resources only signifies potential, rather than actualised choice (Kabeer, 1999a). Whilst we know that mothers did spend more on their children's education, we cannot definitively say that it is due to this pathway (financial resources), as gendered constraints may limit

women's control over how resources are used in the household. This analysis was able to demonstrate that there was a shift in indicators of women's agency, reflected by Kabeer (1999a) as specifically relating to *decision-making agency*. The increase in women's knowledge of household income and the associated implications for their role in household decision-making signifies the potential long-term implications for mothers' ability to support girls' education. Again, whilst the limitations of the analytical methods used have been acknowledged (in detail in **Appendix 6**), and caution must be taken in stating causal impact, it is clear that women who were members of *Rojiroti* SHGs noticed improvements on a number of indicators in comparison to the control group that may have contributed to the significant difference in spending on education. However, these data could provide no insight into understanding whether women were able to challenge structural inequalities, or shift power relations, which is necessary to consider under a framework of empowerment (Batliwala, 1994). Further exploration into the pathways through which change in support for girls' education in particular might occur will be undertaken in Chapters Five, Six and Seven. To answer the overall research question, the qualitative research is needed to explore the mechanisms of *Rojiroti* that may have facilitated changes in women's ability to support education. It is also important to understand women's own perceptions of these changes.

CHAPTER V: MOTHERS' FINANCIAL RESOURCES AND GIRLS' EDUCATION

“Money is very powerful, if we have money, we can do many things, but if we don't have money then we can do nothing.”¹⁶

5.1 INTRODUCTION

The previous chapter has gone some way towards demonstrating the impact that *Rojiroti* has had on children's education. Using the indicator of women's spending on education, the analysis found a significant positive increase for members of *Rojiroti*. In order to understand whether these changes have occurred for girls specifically, and more importantly why and how these changes have occurred, the qualitative analysis now forms the main part of the findings. The theoretical framework presented three pathways, conceptualised by empowerment theorists, through which *Rojiroti* may have had an impact on girls' education (Section 2.6). Therefore, the design and analysis of the qualitative data sought to explore each of these pathways. It explores whether there has been an increase in financial resources (this chapter), an increase in social and cultural resources (Chapter Six) and increased individual and collective agency, or women's ability to utilise these resources (Chapter Seven). This chapter seeks to answer the second research question addressing the first of these pathways: *What can we learn from participants about Rojiroti's influence on their financial resources and what effect has this had on girls' education?*

After the first stage of qualitative analysis which developed the preliminary codes based on the theoretical framework (detailed in Section 3.8.2) the second stage of coding for this chapter focused on three of these preliminary codes 'Rojiroti Microfinance,' 'Financial Resources' and 'Girls' Education.' In line with postcolonial feminist critiques of empowerment, and related to the importance of feminist standpoint epistemology for seeking to understand women's own perspectives, rather than providing a frame through

¹⁶ FGD #20, 10th November 2017

which to understand changes in women's lives, the analysis of 'Rojiroti Microfinance,' 'financial resources' and 'girls' education' focused on the themes that emerged from the data. Under 'Rojiroti Microfinance' in relation to financial resources these themes were *flexible repayment, loan purpose and low interest rate*. Under 'Financial Resources' the key themes that emerged were *access to loans, increased access to productive assets and income generating activities, protection against income shocks, access to non-productive assets and indirect income effects*. All these themes were then also coded under 'Girls' Education.' Given that the same themes arose from both the one-on-one interviews and FGDs the analysis of both of these methods will be presented together.

In order to distinguish between quotations from the one-on-one interviews and the FGDs, the quotations are presented in different colours. Blue quotations are from one-on-one interviews, and orange quotations are from FGDs. Although some women were more vocal than others, in most FGDs there were at least a few occasions where members interjected to voice their own opinion or contradict the mainstream opinion. I felt that this implied that power dynamics within the group were not so strong so as to render members unable to give their own, potentially different, perspectives. In conversations with staff, they agreed that because the groups were formed of women who meet regularly, they are used to debating and discussing and acted in much the same way during FGDs as in their usual SHG meetings¹⁷.

Chapters Five, Six and Seven follow the same structure, firstly detailing the mechanisms of *Rojiroti* microfinance delivery (from members' perspectives) relating to the pathway that is being considered (in this case, financial resources), which appear to have particular relevance to potential effects on girls' education. It will then move on to discuss each financial resource change noted and the effect it has had on girls' education, as conceptualised by women members.

¹⁷ Notes from Research Journal, 4th November, 6th November, 18th November 2017

5.2 WHAT MAKES ROJIROTI LIKELY TO CONTRIBUTE TO INCREASED FINANCIAL RESOURCES?

It is important to consider the specific features of *Rojiroti* which might make it more likely to have a positive effect on girls' education. For this chapter, it is particularly relevant to think about how *Rojiroti*'s features might influence women's ability to gain additional financial resources, which go on to affect girls' education. Sudha began her involvement with *Rojiroti* as a member of a SHG herself, before beginning to run groups of her own in 2011. Our interview took place at Sudha's house, and as we sat outside under an awning, she reflected that one of the key features of *Rojiroti*, for her, was that the organisation had been able to reach women who were from extremely socio-economically disadvantaged communities, "Rojiroti SHG consists of members from extremely poor backgrounds from the lowest castes. It helps the poorest of the poor."¹⁸ This is also reflected in the demographic information found in Section 4.2. The fact that *Rojiroti* had been able to connect with women from this background was also mentioned by Punam, who had become a member of *Rojiroti* staff more recently, in 2014, but who had also become involved with *Rojiroti* through joining one of their SHGs. She was therefore well placed to consider the women-led approach: "Other self-help group members are mostly men and they cannot reach women within the four walls of their house. *Rojiroti* has an easy approach that helps us to connect with each other."¹⁹

The fact that *Rojiroti* has been able to reach women who are from the most marginalised groups may not necessarily be seen as positive in light of the broader criticisms of microfinance. For example, Bateman (2010) has criticised microfinance for leading already poor communities into further indebtedness. In particular, he cites a study in Tamil Nadu which found that 99 percent of borrowers fail after three years, plunging them into deeper poverty. Based on this previous literature, one might be cynical about whether *Rojiroti* members would be able to experience positive changes in their financial resources, and particularly cynical about whether these could then positively influence girls' education. However, there were a number of other operating mechanisms of *Rojiroti* microfinance that members mentioned that might counter some of these issues.

¹⁸ Interview with Sudha Devi, 22nd October 2017

¹⁹ Interview with Punam Devi, 23rd October 2017

5.2.1. Flexible Repayment Mechanisms

The most widely mentioned positive feature of *Rojiroti* was flexible repayment mechanisms. According to a number of women staff members, but here articulated by Punam: "...[*Rojiroti*] is certainly different from other groups. Other groups come with a set target to give certain loans and to recover them at a specific date, time and amount. The borrower becomes very restless at the time of recovery."²⁰ Women highlighted the fact that this feature lowered pressure and stress for members. Savitri is one of the longest-serving staff members at *Rojiroti*, having started running her own groups in 2004, after joining the first SHG *Rojiroti* formed in 2001. She lives in the village where *Rojiroti*'s head office is located, and thus is probably best-placed to know the everyday comings and goings of the organisation, and agreed that: "*Rojiroti*'s provision of flexible loans and a suitable repayment process reduces the pressure and makes life easy."²¹ This pressure and stress in repayment has been noted by numerous critiques of microfinance, and thus is an important difference (Bateman, 2010). Surana, who joined *Rojiroti* in 2012 having previously been a bonded labourer and was now managing multiple SHGs for the organisation, also directly contrasted *Rojiroti*'s approach to the work of other microfinance organisations: "It is the easy availability of loans and the methods of repayment that make it [*Rojiroti*] unique. Other microfinance companies give loans and turn their backs until it is time for repayment."²² I was initially sceptical about how women would know what other microfinance organisations were offering, and was concerned these contrasting factors were stated as women were staff members of *Rojiroti*, and wanted to portray it in a positive light. However, in informal discussions, and on numerous occasions in the villages, I was shown that there were numerous other microfinance organisations operating in the area, even in the same villages. Although many of these did not include the women I was engaging with as members, they told me how they observed the practices of other organisations.²³

Rojiroti's flexible repayment mechanism was also highlighted in over half of the FGDs as being the most important difference between *Rojiroti* and other microfinance groups. Members directly contrasted the flexible repayment approach of *Rojiroti* with other

²⁰ Interview with Punam Devi, 23rd October 2017

²¹ Interview with Savitri Devi, 21st October 2017

²² Interview with Surana Devi, 21st October 2017

²³ Notes from Research Journal, 4th November 2017

organisations. A woman from a group that had been operating for ten years, in a small village far from a main road, stated:

“In other agencies there is a time limit, one has to repay by hook or by crook. In *Rojiroti*, there is no fixed instalment, we can repay Rs. 10 [11p], Rs. 50 [54p] or Rs. 100 [£1] as per our choice and convenience.²⁴”

Women from both old and new groups linked this flexible repayment to decreasing the pressure and stress they felt. For example, a woman in a recently formed group (2016), noted:

“We can repay *Rojiroti* easily as per the availability of money at home. There is no requirement in *Rojiroti* to pay a fixed amount at a fixed time, which allows us to repay without having any stress.²⁵”

There are two potential reasons why this particular feature of *Rojiroti* might have a positive impact on women’s financial resources, and subsequently on girls’ education. Firstly, flexible repayment means they will not be compelled to borrow money at higher rates from local moneylenders. In other studies, researchers have found that in being compelled to pay fixed amounts at fixed times, borrowers often have to turn to alternative financial sources in order to repay, which offer loans with higher interest rates, limiting women’s ability to save and therefore spend on girls’ education (Field, Pande, Papp & Park, 2012). This was also noted by one staff and group member, Rinku, who had only joined *Rojiroti* from 2013 onwards as a staff member, having been a member of a SHG before. My interview with Rinku took place after a staff meeting, where there had been discussions about particular cases where a group member who had already taken a few loans which were not fully repaid had requested support for medical treatment. The consensus was that *Rojiroti* should support this member. This had perhaps prompted her to reflect on the fact that *Rojiroti* reduced the need for members to rely on alternative sources of finance:

²⁴ FGD #10, 2nd November 2017

²⁵ FGD #21, 10th November 2017

“I have seen times when an unwell borrower has to take another loan at a higher interest rate to fulfil their instalment. This is not happening in *Rojiroti*, because they (and we) understand our requirements and even if I only pay 2 Rs [2p] back, it will be accepted.²⁶”

Although not directly specified, when Rinku refers to *Rojiroti* understanding requirements, the fact she mentions ‘(and we)’, noting her own role as a staff member and a group member, implies that it is her proximity to the lives of group members that enables her, and therefore *Rojiroti*, to understand the flexibility that members need.

Given that women members of *Rojiroti* are often prone to food insecurity at the point of joining, and vulnerable to any risks or shocks to income (as noted in **Appendix 6**), the fact that *Rojiroti* offers multiple loans and emergency loans may mean that members are more able to cope during emergencies as one of the male members of staff noted proudly in his interview: “*Rojiroti* helps its members during crises and arranges for the loan at that place, be it at the hospital or anywhere... other organisations refuse bluntly.²⁷” The ability to be supported by *Rojiroti* was also noted by one woman group member: “In adverse situations, when we don’t have the money we need we call our coordinator [*Rojiroti* group leader] and borrow money. Later we repay the borrowed money.²⁸” Given that vulnerability of household income levels to exogenous shocks and volatility in income creation can influence parents’ decision to keep children, especially girls, in school (Islam & Maitra, 2012; Littlefield, Morduch & Hashemi, 2003; Onyina & Turnell, 2013), this might be of particular importance in decisions related to girls’ schooling, as discussed below in Section 5.3.3.

Secondly, having more flexible repayment strategies might lead women to take more entrepreneurial decisions, countering what Dichter (2006) has referred to as the paradox of microfinance, where the poorest people are the least productive with credit due to the need to begin repayments quickly and regularly. In having a more flexible repayment mechanism, women might be able to invest in longer-term business strategies, as they do not have to pay back immediately. It also reduces the need for them to sell productive assets in order to pay back their loans, as Gyanti had observed for a woman in her village who

²⁶ Interview with Rinku Devi, 6th November 2017

²⁷ Interview with male *Rojiroti* staff member, 28th October 2017

²⁸ FGD #9, 2nd November 2017

was a member of another microfinance group: “Once a goat worth 15000Rs [£163] was sold off for 12000Rs [£130] just to repay the loan amount. It is a loss for the borrower.²⁹”

This forced reduction in the resources that women already have was noted by a group member, who was part of a SHG that had been operating for over ten years (although the group couldn’t agree on the exact time frame), as occurring in other organisations she had noticed operating around their village:

“The borrower is compelled to sell her groceries, no matter whether her children may starve, or she would have to borrow from the local money lender an interest rate of Rs. 10 [11p] per 100 [£1] per week. In *Rojiroti* we remain relaxed. We also repay the borrowed money, but we don’t have to be stressed. It is very good for people like us, who are poor.³⁰”

In increasing the likelihood that women can generate an income through their loans, there might be more money available for spending on education, further explored in Section 5.3.2.

5.2.2 Loan Purpose, Size and Frequency Decided by the Group

A second key mechanism of *Rojiroti*’s provision that is in line with women being able to gain financial resources and support girls’ education is the fact that *Rojiroti* allows members to decide on loan purpose, size and frequency. This is part of its member-centered model, whereby the focus of the loans is on making them appropriate and manageable for women. As noted by Savitri: “*Rojiroti* gives loans according to our requirements, so small loans of 500 Rs [£5] are also available. The loan amount and repayment instalment are both decided by the borrower rather than the organisation.³¹” Savitri’s comment here exemplifies for me what is also a unique factor of *Rojiroti*, that even though Savitri has been a staff member for 13 years, running groups in ten different villages, she still uses ‘our’ to refer to borrowers’ needs, referencing the fact that while she is a staff member, she still sees herself as a member of the groups too.

²⁹ Interview with Gyanti Devi, 28th October 2017

³⁰ FGD #9, 2nd November 2017

³¹ Interview with Savitri Devi, 21st October 2017

The fact that the size and purpose of *Rojiroti* loans were chosen by group members, rather than the organisation itself, was also noted as specifically having an impact on women's ability to spend on educational purposes in a conversation between two women in one of the smaller FGDs comprising of six members, Member A: "In other groups if you borrowed once, you cannot borrow again unless you repay the first loan, no matter what the emergency is." Following this point, Member B added:

"The purpose of loans is limited in other groups, but in *Rojiroti*, we can borrow for all purposes, such as illness, to pay the tuition or school fees of our children etc.³²"

This group had been formed more recently than some of the other groups, in 2013, and in one part of the discussion, one of the women directly referred to another well-known microfinance organisation that she had been a member of. The group therefore felt well-placed to compare between the two organisations. Nonetheless, this one woman in particular mentioned the group to say that she had also joined one of their groups, so was a member of both *Rojiroti* and the other organisation, so obviously had not deemed any of the downsides referenced to be too off-putting.

However, I am wary of presenting this member-led approach without critically engaging with power relations that are highlighted by postcolonial feminist analyses. Within groups there are likely to be members that hold more power than others, either due to their length of membership, their age, or in a few cases their caste identity; these members may therefore have more influence over the decision-making processes, potentially silencing or reducing the ability for diverse perspectives to be vocalised on certain aspects, such as loan size. Whilst my data did not suggest that this was happening within group discussions, the fact that there were more vocal group members meant that this was certainly possible, which might mean that the member-led approach perpetuates, rather than disrupts existing power dynamics.

³² FGD #4, 31st October 2017

5.2.3 Low Interest Rates

The final important feature of *Rojiroti* that emerged is a lower rate of interest in comparison to other sources. This was noted in the majority of the FGDs, especially the more recently formed groups (since 2013), as one woman explained: “My husband went to borrow the loan from elsewhere, but they were charging 5 percent interest, whereas I got the loan at 1.5 percent interest rate from *Rojiroti*.³³” As with the other areas, such as fixed and forced repayments, a high interest rate is much more likely to hinder the build-up of financial resources for women. Critics have argued that these excessively high interest rates create debt traps for poor communities, as many microfinance institutions have interest rates as high as 15 percent (Taylor, 2011). This undermines borrowers’ ability to build their financial resources and use these resources for their chosen purposes, such as spending on education.

This approach may also have its downsides. Sceptics of *Rojiroti*’s approach often point to the fact that low interest rates might not cover administration costs but notes from conversations with *Rojiroti* staff mentioned low administration costs because *Rojiroti* is led by community members, working within their local and nearby villages. There have been occasional problems with using staff within local communities, particularly at the outset. *Rojiroti* staff noted that if women did not perceive the job to be permanent, there were more likely to be cases of fraud and miscalculating of interest rates for groups’ savings pot. Therefore, they stress the importance of sustained capacity building to support women to transition to their position as staff members, as well as to demonstrate their commitment to them being part of the organisation for the long-term.³⁴

5.3 CHANGES IN FINANCIAL RESOURCES

The hypothesis underpinning why a change in financial resources might lead to change in girls’ education is that, as women experience changes in their financial resources, they might be able to contribute more to support girls’ education. This chapter will now examine the key themes mentioned in relation to changes in women’s financial resources, including the effect they have had on girls’ education. It will start with the direct link made by women

³³ FGD #30, 19th November 2017

³⁴ Notes from ongoing conversations, July 2018

that having access to loans for any purpose meant they could take loans specifically to support girls' education. In relation to this theme in particular, during the interviews I noted that there was most consensus among groups about these changes that had taken place in their life. Even when only a few members spoke, often women nodded in support and agreement.

5.3.1 Access to Loans for Girls' Education

One of the key financial resources that women have as a result of *Rojiroti* membership is access to loans. Previous studies on microfinance mostly posited the indirect impacts of loans on education through increases in income and financial stability, but it is clear from women's perspectives that using *Rojiroti* loans directly for education has enabled them to invest in their daughters' education. This was noted in more than one FGD, but this quotation is from one woman in a group that had only been operating for three years: "Other people in our hamlet don't have enough money to educate their daughters, but we are members of *Rojiroti*, so we have the opportunity to borrow loans from the group, which enables us to educate our daughters."³⁵ There was no disagreement in the group over this point, but it was only noted when the discussion of girls' education arose, not when women initially discussed the purposes for taking loans since they had been a member of a group. This might imply that whilst money was taken, it was not the most prominent or prioritised reason.

Loans for girls' education were more regularly mentioned from the outset during the one-on-one interviews with women staff, who made the link between loan access and not needing to rely on alternative, volatile, sources of money for girls' education. Ajmeri had joined *Rojiroti* as a member in 2005, and has been a member of staff since 2014, currently running nine groups herself. She had recently given group members two loans which were specifically for the purpose of girls being able to sit examinations and drew on this experience in her interview: "*Rojiroti* has helped its members by giving access to loans so we can send our daughters to school. Others have to depend on different resources, which often get diverted."³⁶ As noted by Smida, during our interview that took place in her own house, this had a particularly strong positive effect on girls' education: "Education

³⁵ FGD #28, 19th November 2017

³⁶ Interview with Ajmeri Khatun, 28th October 2017

among girls has improved after *Rojiroti* came to our village. The easy accessibility of loans helps the girls to complete their education.³⁷” Smida had worked for *Rojiroti* since 2013, and has a daughter herself, who frequently came in and out of the room we were talking in, which prompted Smida to mention these changes in her own family, and for women in the groups that she managed.

In particular, the distinctive mechanisms through which *Rojiroti* provides its loans, as discussed earlier in Section 5.2, were specifically referenced as being a key reason why *Rojiroti* loans could be taken to support girls’ education. One group member referred to the benefit of the low interest rate for taking loans for education:

“Other types of credit are not feasible for education. If you borrow at 60 percent per annum, such loans cannot be used for education. Only *Rojiroti* loans are capable to be used for education. Otherwise it is not possible to repay at such high rates of interest.³⁸”

A member of an older group, which had been operating for eight years at the time of the FGD, noted her experience in taking a loan for her daughter’s examinations, which would not have been feasible from any other source, due to the risk of debt:

“When my daughter had to fill up the form for examination, we borrowed from *Rojiroti*, if I would not be in the group, I would have to borrow from money lenders, which would take too much time and much more money to clear the debt due to high interest rates.³⁹”

This example demonstrates that women are able to support their daughters to achieve higher levels of education than were previously possible. Although education is free (and compulsory) for all children between the ages of six and 14 in India, there are a number of additional costs that are necessary to proceed to upper stages of schooling, such as examination or travel costs, as noted in Section 2.3.1. This discussion and agreement between two members of one of the oldest groups that took part in the FGDs (again operating for over ten years, although they could not remember the exact dates),

³⁷ Interview with Smida Khatun, 22nd October 2017

³⁸ FGD #29, 19th November 2017

³⁹ FGD #2, 30th October 2017

demonstrates the impact that *Rojiroti* loans have had on supporting children to move to post-compulsory levels of education, including for girls. Member A begins:

“The group [*Rojiroti*] made us able to educate our children. It has become easier due to money being available when required... Before joining, our children couldn’t pass even 10th board [matriculation/secondary exam]. I.A [12th Standard, or final year of school, beyond free or compulsory level] and B.A. [tertiary education] were beyond our dream. Now our children are passing the exams of I.A, B.A. If we don’t have money to give them for their education purpose, we borrow from the group and continue their study.”

Member B agrees: “Suppose my daughter has passed matriculation and has to get admitted to I.A. and I don’t have money. What I can do? Certainly, I would borrow from the group.”⁴⁰

Using loans to support examination fees was not only agreed to be a benefit for girls’ education within groups but was also noted in the majority of FGDs. Reflecting on the loan analysis in Section 4.3, I was cautious about assuming that this is the norm, particularly for more recently formed groups. As only 149 loans were taken for educational purposes in 2017, and the organisation reaches approximately 20, 000 women members, it is clear that the majority have not taken loans for education, and perhaps even fewer for girls’ education. The majority of the FGDs where women mentioned taking loans for girls’ education were groups that had been operating since 2009, indicating that this is perhaps something that occurs once other priorities have been met. On the other hand, two groups that had only been operating since 2013 and 2014 respectively did mention taking loans to support girls’ education.

A second reason women noted for taking loans for girls’ education was to be able to pay fees for private education and also for private coaching.⁴¹ As indicated in Section 2.3.1, the level of learning in private schools in rural Bihar is much higher than in the government schools, meaning that even families with low incomes try to support their children to attend private schools. Additionally, the increase in the use of private tuition to supplement poor quality education in government shows additional investment in girls’

⁴⁰ FGD #27, 19th November 2017

⁴¹ ‘Private tuition’ was used to refer both to the fees paid to private schools for admission, but also for private coaching outside of formal schooling. Where it is not clear which is being referred to, I try to specify.

education, as well as an increased likelihood of success. Consistent with the poor quality of government schools in this area (ASER, 2018), women stressed the importance of loans in enabling them to pay fees or tuition: “whenever we need money to pay school fees or private tuition fees [private coaching], we borrow from the group. Even if they are admitted in a government school, we need to provide them private tuition, which requires money.”⁴² This group had been running for more than ten years, and the discussion in the FGD was lively, with quite a lot of children coming in and out of the building we were sitting in. This group was particularly proud to share stories about girl children who were about to complete their graduation. This motivation for taking loans was also reiterated by groups that had been running for under two years as well, as one woman described:

“Without joining groups, children used to go to government school without private tuition [private coaching] so could not continue. Now private schools and tuition are being provided to children. It was difficult for a girl to continue if she is not good at studying, but now we provide extra support through tuition and private school and girls continue with higher education. It is only possible with easy loans given by *Rojiroti*.”⁴³

An impact on girls’ education after only two years is unusual, given that previous literature only noted a positive impact on children’s education after a significant increase in financial resources over a few years (Maldonado & Gonzalez Vega, 2008), but this is in line with the results in Section 4.5.1 that *Rojiroti* members experienced a significant increase in spending on education (private school fees/ tuition).

Loans were also taken by women in order to support school attendance, given that many of the costs that may affect a girl’s ability to go to school are related to materials, uniform and travel (Sharma & Wotipka, 2018). For example, Ajmeri noted that members have taken loans for school uniforms: “Members have taken loans for school uniform and then returned it when it was paid to them by the state government.”⁴⁴ Even when there have been government schemes in order to support women from socio-economically disadvantaged backgrounds to provide uniforms for girls’ education, *Rojiroti* appears to

⁴² FGD #25, 17th November 2017

⁴³ FGD #21, 10th November 2017

⁴⁴ Interview with Ajmeri, 28th October 2017

have provided a way by which women can access these schemes. Given that families must provide receipts for such items to receive reimbursement from the state government, often the most socio-economically disadvantaged would be least likely to benefit from this opportunity. Having access to financial resources through *Rojiroti* though, allows them to be able to buy the school uniform and access this financial support from the government. Mothers in a few FGDs also mentioned the importance of being able to take loans for such use in supporting the regular attendance of girls at school. The FGD with the group that had been in operation for the longest, over 12 years, provided a good example:

“When facilities are scarce, such as books and stationery, uniforms, footwear etc, girls don’t want to go to school. But when everything is available, they willingly go to school. Since availability of such things indirectly depends on *Rojiroti*, the group is very helpful in regular attendance in schools.⁴⁵”

Even so, the use of loans to support regular attendance for girls in school was not consistently mentioned and seemed to have only occurred, or was only mentioned, in a couple of cases.

These reflections have particularly important implications for understanding more about the challenges of access to different levels of education in rural Bihar. They demonstrate that some parents, regardless of their income status, show a preference for private schools, supporting the literature in Section 2.3.1. In spite of the Right to Education Act providing free and compulsory education in India, these experiences also provide information on the additional costs that families with low incomes may face, particularly if they feel they need to pay for private schooling or supplement schooling with private tuition, and the cost of accessing post-compulsory schooling.

Borrowing loans specifically for the purpose of girls’ education was reliably mentioned across FGDs. It was more likely to be mentioned in groups that had older girls, as the reasons for taking loans outlined above, such as for examinations, private school fees and tuition and uniforms were a more pressing financial need once girls reached higher levels of education. Groups with younger children were more likely to note taking loans for

⁴⁵ FGD #1, 30th October 2017

the construction of their houses and for their businesses. Therefore, it is important to consider how increased financial resources, which could come as a result of these reasons for taking a loan, may lead to positive effects on girls' education for *Rojiroti* members in the long-term.

5.3.2 Increased Access to Productive Assets and Income Generating Activities

Women's increased access to stable and secure income generating activity might be linked to their ability to spend on girls' education. A paper on *Rojiroti's* microfinance and its influence on the most marginalised found that women experienced increased access to productive assets used for income generation (Yaron et al., 2018). In line with these findings, and those in Section 4.5.2, which demonstrated a significant increase in productive and non-productive asset ownership, women commonly noted that links to improvements in girls' education came from women's increased productive assets, which represented women's ability to earn a stable income.

In order for women to engage in income generating activities, they must be free and able to do so. The majority of women staff of *Rojiroti*, and a significant number of women in FGDs, noted that *Rojiroti* had firstly allowed them to even consider building up productive assets and earning an income, by enabling them to pay off their existing debt. As Sudha, who has worked for *Rojiroti* since 2011, notes: “Earlier I always was in debt due to loans from upper caste people. I took a loan from *Rojiroti* and cleared the debt, now I do farming and can keep the produce.”⁴⁶ From where we were sitting for the interview, in the space outside Sudha's house, she gesticulated to an area she farmed, where I could also see a cow which may also provide produce that she could sell. Women staff noted their previous involvement in bonded labour.⁴⁷ Kanti is the oldest of the *Rojiroti* staff, having joined in 2002. She had mostly stopped leading groups herself but remained present at staff meetings and at their board meetings. She referenced this: “I was a bonded labourer before joining *Rojiroti*. I was very poor and was living a miserable life. Now I lead a comfortable life.”⁴⁸

⁴⁶ Interview with Sudha Davi, 22nd October 2017

⁴⁷ A bonded labourer takes a loan from a money lender on a high interest rate and works for them without any payment. This can also spill over into other members of the family, be of indefinite duration and involve contractual stipulations not justified by law (Srivastava, 2005).

⁴⁸ Interview with Kanti Devi, 28th October 2017

She also referred to three others who she remembers taking early loans to free themselves from bonded labour. Members in more recently formed groups (about two years old) also attributed their ability to get out of bonded labour, and into income earning employment, to *Rojiroti*; one member explained the impact this was having: “We are no longer doing semi-bonded labour. We have freed our husband from semi-bonded labour. Now they are earning as a wage labourer.”⁴⁹ The provision of microfinance has been previously noted as providing a way through which members can free themselves from bonded labour, but also in supporting their rehabilitation into income generation through supporting their accumulation of productive assets (Premchander, Prameela & Chidambaranath, 2014). Findings from *Rojiroti* support this.

These findings again demonstrate the importance of understanding historical and contextual power relations that affect women’s lives, called for by postcolonial feminist theorists. The power relations involved in bonded labour in rural Bihar particularly affects the lives of women from scheduled castes and tribes (Oosterhoff, Burns, Bharadwaj & Nanda, 2017). Any financial resources provided, or made available, which do not consider this context would not lead to long-term change. Unless loans are able to be taken on multiple occasions and for multiple purposes to repay debts and then to support the family to build up a source of income, women in these situations would be unlikely to navigate and ultimately leave bonded labour.

Increased Access to Productive Assets

According to the FGDs, the two most common ways in which women members of *Rojiroti* used loans for productive assets were to buy or increase the share of land for agricultural purposes and to buy livestock. Given that Bihar has prevalent rural unemployment and under-employment, due to highly inequitable land distribution structures, including landlessness for many, the ability to increase land ownership has large implications for income generation, particularly among scheduled caste families (Pandey, Singh, Singh & Kumar, 2012). More stable and expanding livelihood options were noted in numerous FGDs, with one woman expressing her ability to take up gainful employment: “Before the formation of *Rojiroti* we stayed inside the house. After joining we came out, increased the number of our cattle, and increased the area of our cultivating land and agricultural yield

⁴⁹ FGD #24, 17th November 2017

with the help of the group.⁵⁰” In this group, this woman spoke more than others, and whilst others mentioned economic benefits, she was the only one who went into further detail. There were similar reflections in other groups, particularly in relation to the expansion of employment opportunities women already had, as one member explained: “Now our area of farming has doubled compared to before *Rojiroti*.⁵¹”

In one FGD, increased agricultural assets were linked to members being able to support children progress into higher levels of education than before, as one member detailed:

“After joining, we became able to provide economic support to our children for their education and betterment. Suppose we increase our agricultural land, whom will be benefitted from this? Certainly, our children. Now we are able to provide them better education, their fees are paid on time. Now they don’t have to leave school or college due to a lack of money. Our children are getting higher education; they are studying in I.A, B.A.⁵²”

This group had been operating for ten years, and the focus on education was visible in this village. Halfway through the interview, the children had started to arrive home from school, with many of the girls coming to observe their mothers in the FGDs when they returned. The experience shared here is in line with previous literature that has linked increased asset building, and subsequent income generation, to schooling investment decisions (Jacoby & Skoufias, 1997). In India, analysis of panel data found that a mother’s participation in the labour force increases children’s time spent in school and leads to better grade progression (Afridi, Mukhopadhyay & Sahoo, 2016).

Another key asset mentioned by women that they had been able to buy since being part of *Rojiroti* was livestock. The livestock sector supports the livelihoods and food security of about two-thirds of rural households in Bihar (Pandey et al., 2012). There were a large number of instances where women detailed that they had borrowed money to buy a cow or buffalo. For example, in this group with nine women, during a discussion about being

⁵⁰ FGD #19, 10th November 2017

⁵¹ FGD #24, 17th November 2017

⁵² FGD #10, 2nd November 2017

able to grow their own crops for subsistence, one woman also mentioned being able to increase her income-generating potential: “I took a calf on sharing basis, borrowed from *Rojiroti*, then paid the owner and got full ownership. This added to my assets.⁵³” Ownership of large livestock, such as cows and buffaloes provide families with long-term income generation from milk products. In many instances, women are in control of these products and they therefore contribute to women’s ability to generate their own personal income. In spite of this, it is important to remain cautious about the long-term effects of income-generation through agricultural assets and thus about the potential of this change in financial resources to positively influence girls’ education. The politicisation of cow farming, particularly in relation to what happens to a cow when it becomes unproductive, is a concern. There have been restrictions on the sale of cattle for slaughter, which has meant that once a cow is past use as a dairy animal, there are difficulties in selling them. This means that families have to keep an unproductive cow which disproportionately affects poor women who will have to pay for the upkeep of their now non-productive assets.⁵⁴

Increased Access to Stable and Secure Income Generating Activity

Although ownership of productive assets is an important indicator that women are likely to be building up their ability to generate income, which may be used to support girls’ education, it is important to consider whether women were able to sustain increases in income. Women in rural Bihar (particularly those from scheduled castes and tribes) face significant barriers to achieving sustained increases in income. Given that *Rojiroti* households typically have diverse income sources and live within a high-potential agricultural environment, there is a definite ability to access income from *Rojiroti* loans and also to generate income from a variety of other sources. Indeed, greater access to microfinance is associated with an increase of the share of household income produced by women (Field et al., 2016).

One of the main references to income generation within the FGDs was the fact that *Rojiroti* had allowed them to build up assets to support or start a business. For example, in one fairly new group, which had been operating for three years, a woman gave an example:

⁵³ FGD #28, 19th November 2017

⁵⁴ Notes from Research Journal, 30th October 2019

“I have two basket shops on which our livelihood depends. I have taken a loan of 3000 Rs. [£33] for the first time, then 5000 Rs [£55] for the second time and then 6000 Rs. [£65] for the third time and onwards according to need. I regularly borrow and repay the loan according to my need and convenience.⁵⁵”

A woman from an older group also stressed this benefit of supporting their business with *Rojiroti* loans: “From [*Rojiroti*], we borrowed to buy an autorickshaw, which helps maintain our livelihood. She borrowed to buy land. I had borrowed to pay the cost of cow which I had domesticated. Now I have two cows.⁵⁶” As part of a discussion on income generation, in a group that had been members for four years, the topic of spending on children’s education was noted as a direct benefit of increased income generation: “When the borrowed money is invested in business, our income will grow. From that increased income we shall educate children more and repay in the group also.⁵⁷” This might also explain why, even though the number of loans being taken explicitly for educational purposes is not high (Section 4.3), there have still been perceived impacts on education through additional income being invested in schooling. However, generally increased ability to earn income was only linked to girls’ education when the conversation had explicitly moved to this topic.

Additionally, noted by women staff of *Rojiroti* was the potential for income diversification. Livelihood diversification refers to attempts by individuals and households to find new ways to raise incomes and reduce environmental risk (Hussein & Nelson, 1998). Many of the diversification activities pursued by people in rural areas involve micro-enterprises, but the examples given by women staff of *Rojiroti* were both stable and formal employment, as Nirasha notes:

“Women were not allowed to step outside of their homes, and they could never even think about working. Work was only manual labour at home or on agricultural land. I am a part of this microfinance group now, and I have reached up to the level of overall treasurer.⁵⁸”

⁵⁵ FGD #30, 19th November 2017

⁵⁶ FGD #10, 2nd November 2017

⁵⁷ FGD #17, 9th November 2017

⁵⁸ Interview with Nirasha Devi, 21st October 2017

Nirasha was the first woman staff member of *Rojiroti* and has been part of the organisation from the outset. When talking about the changes in her own life since she became involved, her enthusiasm is infectious. From informal conversations with her and others who had been involved in *Rojiroti* from the start, she is referring both broadly to members with this comment, but also her own experience, as she was not able to work nor even interact with confidence with those who initially approached her to become a group leader.⁵⁹

In Ajmeri's case, she had been able to get a job working in local schools: "I am free from lots of burdens and now I have started teaching in a school so I can support my family and fulfil their needs."⁶⁰ Previous data has found that income risk is a large factor in low schooling achievement and outcomes in rural Bihar, particularly for girls (Kumar, 2017).⁶¹ Women themselves make a strong connection between their increased income and their ability to support their children's education:

"I borrowed from the group [*Rojiroti*] to invest in business. The business grew and with the increased income I became able to educate our children. If we didn't have money to invest in the business, how we could grow?"⁶²

Access to a sustained and more stable income was equally linked to improved status and decision-making power of women in the household, which is likely to have powerful impacts on girls' education (further explored in Section 7.3.4).

It is interesting that often when women spoke about how positive changes in their financial resources led to changes for girls' education, they used the framing of being able to 'invest' in girls' education. In line with the human capital approach, that increased economic inputs into education (noted by women as their providing of additional support to girls), women explained how they felt that education was an important route to better future opportunities for employment. This is synonymous with the perspectives on the role of education explored in Section 2.6.2 that are in line with the broader 'international development' conceptualisation, or the focus on investing in education as it will lead to

⁵⁹ Memories from conversations from a previous research trip (July 2015).

⁶⁰ Interview with Ajmeri Khatun, 28th October 2017

⁶¹ <https://www.ideasforindia.in/topics/human-development/income-risks-and-schooling-investment-in-rural-bihar.html>

⁶² FGD #17, 9th November 2017

positive outcomes for girls and their families. In many of these conversations, education was presented as part of a process towards improved futures through employment.

This framing of education was used in references to children's education more broadly as well. Whilst we can assume that the positive impact noted across groups on education due is likely to positively affect girls' education as much as boys, most FGDs noted effects for both. This is in line with previous research which also noted that women show a stronger preference for education for their children generally (Duflo, 2012; Behrman & Rosenweig, 2002). One particular area in India that is shown to negatively affect girls' education more so than boys' is a household's vulnerability to income shocks (Zimmerman, 2012). Therefore, it is important to consider whether this build-up of productive assets, to support more stable and secure incomes, may also lead to positive impacts on girls specifically due to protection against income shocks.

5.3.3 Protection Against Income Shocks

Microfinance can protect against income shocks as, in the case of emergencies and volatility in income creation, women can take loans to support themselves. Similarly, an increase in access to productive assets due to microfinance and associated increased income (noted above in Section 5.3.2) also provide greater stability when there are income shocks. In the case of *Rojiroti*, during the non-harvest season, women can be seen to take loans for consumption purposes or can utilise income from new productive assets, such as a cow (Gordon, 2016). Income shocks may occur in relation to extreme environmental shifts, or due to agricultural disease, illness or injury. When these shocks occur, they are likely to impact heavily on women's ability to earn an income, and also may cost them vast amounts in order to rectify the situation. This can make families vulnerable, both due to the potential need to take on greater debt, and also because their income cannot be sustained. Women in FGDs referred to the importance of loans being able to support them in times of need, particularly when their livelihood is affected by unforeseen circumstances. For example, one member, when reflecting on reasons loans were taken in her group, which had been formed five years ago, noted: "I have taken the loan of 5000 Rs. [£50] for the disease of a cow." Although others in the group did not mention offsetting potential income shocks in this way, in response to this example, one woman replied: "once I was lacking money to

pay tuition fees, so I borrowed Rs 1000 [£10] from the group.⁶³ In these two cases, being able to mitigate interruptions to income generation or to offset interruptions has been demonstrated to have the potential to positively influence education.

Indeed, many women in the FGDs reflected on the ability to borrow loans at any time, in case of emergency, or in case of a sudden requirement for educational spending, that has enabled them to support their children's (including their daughters') education. This discussion as part of one FGD shows the agreement on this issue, Member A:

“Earlier there was a financial crisis, that’s why we couldn’t send them to school. Now the financial problem has been solved. Sometimes we take it from our shops, from farming or from *didi*⁶⁴ [*Rojiroti* group leader] and we manage it.”

Member B added:

“My husband works as a casual labourer, sometimes he gets work, sometimes he doesn’t. If he doesn’t get work regularly, then the tuition fees [private school] of our children couldn’t be paid regularly. In that case I borrow from the group to pay the fees.⁶⁵”

This was also noted in numerous other FGDs, with the ability to take loans in case of shocks to the family income credited with securing girls’ position in school. As Ajmeri summarised, from the knowledge of the nine groups that she leads: “Yes, it has helped the members to send their children to the school, because they know that they will be helped at the time of need.⁶⁶”

Health shocks in particular can influence family members’ ability to work, and women may face a greater impediment in having to care for others in the family who are sick. Additionally, health shocks require capital upfront to pay for medical treatment and, in the case for families with limited savings, this often means having to take large loans

⁶³ FGD #3, 31st October 2017

⁶⁴ Sister in Hindi

⁶⁵ FGD #30, 19th November 2017

⁶⁶ Interview with Ajmeri Khatun, 28th October 2017

with high interest rates from local moneylenders. Women members of *Rojiroti* referred to their ability to take loans to pay for medical support in the case of emergencies and in this case one woman referred generally to the times she had seen this occur and her own experience: “Many people have emergencies and need immediate treatment. By borrowing loans, we saved many lives... My husband broke his hand and I got loan for getting treatment.”⁶⁷ The factors outlined above, in Section 5.2, mean that these loans are less likely to damage women’s financial resources in the long-term which is often the case with other loan sources. Women frequently noted the lack of alternative support available with one sadly sharing the struggles she faced: “I am very poor, I don’t have a proper house to live in, our village head doesn’t provide support. Sometimes I don’t have anything to eat...therefore whenever I become sick, I borrow from the group [*Rojiroti*] for my treatment.”⁶⁸ These perspectives are supported by reports from *Rojiroti* staff, who had mentioned that the most prevalent type of loan purpose is for medical treatment.⁶⁹

In a more remote village, where the group had been running since 2010, the protection that *Rojiroti* provides against income shocks, in providing emergency loans at times of scarcity, was noted as having a particular impact on stopping the high levels of dropout that previously occurred in this area: “First, we arrange from our regular earnings to pay their fees regularly. If we fail, then we borrow from the group [*Rojiroti*] to pay the fees regularly. So, there is no question of their dropout.”⁷⁰ This was also the case even if women had not managed to secure consistent income. Although this group was smaller, as many women members were working during harvesting season, one woman who was part of the FGD noted that:

“After harvesting paddy, we won’t have work for the next two months. Can children’s education be stopped for two months? No, during this jobless period we borrow from the group [*Rojiroti*]. This way the group is very helpful in sending them school.”⁷¹

Seasonal variation in school attendance has been found to significantly reduce the level of children’s schooling, particularly among girls (Ramanaik et al., 2018), and these quotations

⁶⁷ FGD # 24, 17th November 2017

⁶⁸ FGD #10, 2nd November 2017

⁶⁹ Notes from Research Journal, 22nd October 2017

⁷⁰ FGD #14, 9th November 2017

⁷¹ FGD #20, 10th November 2017

and evidence from other FGDs indicate that when loans are used as the form of insurance against income shocks, it has led to a reduced need to vary schooling as a form of self-insurance. Indeed, it was agreed in another FGD that:

“Without *Rojiroti* we would have problems. The facility with the group is that whenever we need, we borrow money and later repay the borrowed money gradually. Side by side our children continue their studies without facing any problems. If the crisis is big then girls might have to stop their education.⁷²”

In this discussion, it was particularly recognised that previously, when income crises occurred, it was girls who were mostly affected. This is supported by literature from the region (Datta & Kingdon, 2019). Therefore, the safety net that *Rojiroti* provides has notably improved the likelihood of girls staying in school during these occurrences.

My observations while I was in the villages noted that younger girls were more likely to be in school than older girls. Often at the end of the school day I would observe equal numbers of girls and boys coming home from school, including during the harvest season and after. I did not observe differences in girls attending school during these times, which as noted above are periods that may be more likely for girls to dropout from school. Nonetheless, on numerous days I noted that older girls were seemingly not in school. When I asked the girls themselves, often they said they were in school, but just not today. I did not question further as it could have been due to menstruation or other personal factors, but it serves as a note of caution that *Rojiroti* loans may not always be able to ensure girls attend school regularly, as other structural barriers are also at play.⁷³

The ability to take loans when there are emergencies has further implications which could indirectly influence girls' education. Firstly, a number of women mentioned the lifesaving results that access to these loans had in their being able to access treatment. As one woman noted, since she had been a member of *Rojiroti* (in the last three years): “I had taken the loan for my miscarriage. I was on the verge of death. I could be saved only by the help of *Rojiroti*.⁷⁴” Secondly, it can reduce the problems and side-effects of delayed

⁷² FGD #17, 9th November 2017

⁷³ Notes from Research Journal, 8th November, 14th November, 19th November, 28th November 2017

⁷⁴ FGD #26, 17th November 2017

treatment if women had to find alternative sources of credit to pay for treatment. This can also reduce stress and relieve women's time so that they can support other members of the household and continue to undertake their own income-generating strategies to continue support for girls' education, for example. Finally, being less vulnerable to income shocks, and having sources of credit when they do occur, has appeared to influence women's ability to save, noted in Section 4.5.2. Previously, savings could be diminished quickly in these instances,⁷⁵ and for women having their own savings increases their own financial stability, as well as that of their families. This may also give them increased power and confidence within the household, which arguably might affect their ability to influence support for girls' education through household finances (discussed further in Chapter Seven).

5.3.4 Increased Access to Non-Productive Assets and Indirect Income Effects

Non-productive assets, such as household development or latrine building, might lead to indirect impacts on girls' education. For example, one study in India found that girls who were provided with a free solar lantern to improve their working space at home experienced a positive impact on their health and on reducing dropout (Garg, 2014).

Increased Access to Non-productive Assets

Women commonly noted non-productive assets as a significant change in their financial resources. The most common was women improving their housing environment, as one woman explains: "I have converted my mud house to brick house and now I am plastering them. This is possible due group membership."⁷⁶ There are a number of key outcomes for women in being able to improve their houses: firstly, an increased sense of security, particularly in the case of weather shocks. Being able to better shield homes during the monsoon season could lead to better protection for livelihoods, but also for the health and safety of family members, including daughters. Secondly, an improvement in the living environment can lead to an increase in social status and inclusion, that other studies have found have resulted in enhanced feelings of self-worth and pride (Kabeer, 2011a), as Smida notes:

⁷⁵ Notes from Research Journal, 19th October 2017

⁷⁶ FGD #28, 19th November 2017

“Earlier we all used to live in huts made up of mud with a thatched roof in a dilapidated state, but now due to the availability of *Rojiroti* loans all the houses are constructed with rooms and proper roofs over them. It has uplifted all of us.”⁷⁷

In the village where Smida lived, with one of the groups that she ran, I saw this change myself. The women in this group pointed out to me the change in the house from when I last visited (in 2015), now a small mud building in the courtyard of one of the member’s newly built brick house.⁷⁸ When women have played an important role in this process, it is likely these feelings of pride could result in increased confidence, which could have long term impacts on their agency (discussed in Chapter Seven). Finally, being able to extend family housing can result in more space to study and sleep, which may have positive impacts on girls’ ability to complete their homework and have better rest before school.

A second key change in women’s lives was being able to support the building of hand pipes for access to clean water, and latrines, as one member explained: “We got our own hand pipe to fetch water and constructed a latrine.”⁷⁹ This was something that came up in other conversations too. Whilst I was interviewing Kiran, a staff member for *Rojiroti* since 2008, her husband also showed me the new hand pump for fresh water that they had in their house, which he jokingly told me that Kiran was in charge of, as she had paid for it.⁸⁰ The construction of water sources and latrines may have major implications for the health of all family members, but particularly for women and girls’ health and safety, as the alternative would be open defecation where they are more vulnerable to sexual and physical violence. As a result, often they avoid going to relieve themselves in the middle of the day, which can lead to health complications (Saleem, Burdett & Heaslip, 2019). Having personal access to clean water also has a particularly large impact on women from scheduled castes, as the discussion in one FGD covered. Member A began by recounting what many women in the group had to do previously to get access to drinking water:

“She had to go far to fetch water, then borrowed from the group for boring the hand pipe to fetch water. Now she is fetching clean water

⁷⁷ Interview with Smida Khatun, 22nd October 2017

⁷⁸ Notes from Research Journal, 26th October 2017

⁷⁹ FGD #28, 19th November 2017

⁸⁰ Notes from Research Journal, 23rd October 2017

from her own hand pipe. Due to the availability of clean water her family are protected from many diseases.”

Member B responded:

“She is telling the truth... I had to go to fetch water from other’s houses. I stored water and sometimes something unwanted dropped in the water, which caused diseases... Now whenever I feel thirsty, I take out fresh water. Now we don’t get sick due to impure water... When I went to fetch water before I was scolded too.⁸¹”

Access to water has a close relationship with caste and gender as previous studies have demonstrated, as it can be based on the goodwill of dominant castes, which can lead to violence, insecurity and deprivation in relation to a basic human right (Dutta, Sinha & Parashar, 2018; Razvi & Roth, 2010). In the long-term, this has many implications for girls’ education through positive effects on health and general wellbeing. Secondly, it reduces the time taken on everyday household tasks that girls are more likely to be involved in. One study in India noted that this can free up their time for schoolwork (Morrow & Vennam, 2010). Although there was agreement across all FGDs that they had been able to improve their access to water and sanitation as a result of *Rojiroti* membership, the direct link with education was not made by women.

Indirect Income Effects

Indirect income effects that result from women’s participation in income generating activities, such as increased mobility and financial literacy, might also facilitate wider shifts in society, that could have the potential to positively influence girls’ education. One indirect effect of income was the shift in acceptance of women being able to move outside their homes in order to earn a living. Many of *Rojiroti*’s staff noted how women previously confined to their homes were now able to travel more. Increasing mobility has important implications for women being able to participate in the labour market, particularly in rural locations as Suraykanti, who had joined *Rojiroti* in 2004, notes: “Earlier I was confined to my home, now I have freedom to move and go out for work. I have gained confidence and

⁸¹ FGD #10, 2nd November 2017

knowledge to deal with any situation.⁸² Given the changing nature of rural employment, this is important because women are less likely to be able to secure a sustainable livelihood as agricultural labourers than in previous years (Kumar, Singh & Kumar, 2015). Jensen's (2012) study on the role of women's access to the labour market in rural India, and the subsequent positive impact on girls' enrolment and on investment in education, is pertinent. Changes in acceptability of women's movement and work have the likelihood to influence women's financial resources, but changes in women's mobility for income-generation are also likely to increase the acceptability of women moving for other purposes. This might have a trickle-down effect on acceptability and support for greater travel by girls for schooling (detailed more in Section 6.4.1). This indirect effect of income generation was mentioned in far less detail (if at all) by women in FGDs, which perhaps signals that the fact that women staff of *Rojiroti* explicitly travel for their work for the organisation is what has led to these changes, rather than purely membership of the groups on its own. It is also likely that as discussions mostly focused on financial resources, the financial barriers to education were considered more prevalently, rather than the structural barriers, such as girls' mobility.

However, a second indirect income effect which women did mention was an improvement in financial literacy. One woman explained how this had occurred:

“We sit in group of ten members, ten views are given on any topic, this enhances our knowledge. Some of our members have learnt accounting, they keep their accounts updated. This much we have paid back and this much is needed to repay. They learnt to add and subtract.⁸³”

Having greater knowledge of accounting and saving will undoubtedly support women in their own income-generating activities. This was directly noted in a number of the FGDs, including this example from a group operating out of the village where *Rojiroti's* head office was located: “...we have learnt savings skills. We now even save from the money that we get for expenses like buying vegetables.⁸⁴” The increase in financial literacy among women was noted by a woman in one recently formed group as having an impact on girls' levels of

⁸² Interview with Suraykanti Devi, 21st October 2017

⁸³ FGD #14, 9th November 2017

⁸⁴ FGD #11, 8th November 2017

education outside of the classroom: “What we discussed in meetings is also discussed at home, and so our daughters learn. Financial literacy helps them in understanding.⁸⁵” This is perhaps the first example of a reflection on mothers’ education as being able to lead to critical consciousness (noted in Section 2.6.2), or increased awareness and understanding, and subsequent impacts on girls’ informal learning. In this case, the impact on girls’ education is more in line with mothers’ greater potential to uncover, and thus challenge potential inequalities in their communities, through greater financial literacy and their ability to share this learning with their daughters.

It also provides an example of how greater levels of education, or critical consciousness, can also increase parental involvement or support for formal education. This is consistent with linkages found between maternal education and educational attainment of children (Birdsall, Levine & Ibrahim, 2005). There is the suggestion that higher (or improved) parental education can influence positive family interaction patterns, which lead to greater academic achievement and achievement-oriented attitudes over time (Dubow, Boxer & Rowell Huesmann, 2009). As a result of women’s increased knowledge and education, they are promoting learning through the sharing of these experiences, which may nurture girls’ education (Abuya et al., 2018).

Associated with women’s own improved ability to save, due to their ability to generate their own income, changed attitudes were noted by Ajmeri as being an indirect effect of increased income on girls’ education: “It has helped all of us to change our attitude towards girls’ education. If a person has money to fulfil the family needs, they will prioritise these things.⁸⁶” Women in the FGDs also noted how a change in the level of income they were able to generate, and their subsequent increased financial resources, had led to increased aspirations for girls’ education. In this group, that had been operating for eight years, one woman reflected: “Earlier there was lack of money, so how could our parents educate us? Now we have resources. Therefore we educate our daughters.⁸⁷” In the groups that had been running for longer (in the FGD with one of the first groups formed), women were also more likely to note the evidence that this shift had on their daughters’ education, as well as their changing desires as a result of increased financial resources, as specified by this woman’s memory:

⁸⁵ FGD #21, 10th November 2017

⁸⁶ Interview with Ajmeri Khatun, 28th October 2017

⁸⁷ FGD #16, 9th November 2017

“When we were not *Rojiroti* members, we were daily wage labourers, we could not afford to hire land. Now we are doing all that, which increased our income and we became able to educate our daughters. I hope my daughter will get a job after completing her education.⁸⁸”

This could arguably be as a result of women realising their employment potential, through improved access to livelihoods, and thus recognising that this would also be possible for their daughters. Alternatively, changing aspirations may not solely be as a result of increases in financial resources, but financial resources could help the realisation of these aspirations. Other influences on aspirational changes, and their linkages with the human capital approach to education, are discussed in further detail in Section 6.4.2.

One of the key findings from previous studies on microfinance was a negative effect on girls’ education due to the indirect impacts from mothers’ income generation. These studies found that when mothers are increasingly involved in work, often girls were found to drop out to help with domestic chores and became involved in the family business (Shimamura & Lastarria-Cornhiel, 2009). In this case though, women in the FGDs overwhelmingly stated that work for all children had decreased, and that they were making efforts to reduce girls’ work, as this woman explained, in a group that had been operating for five years:

“If you demand work from girl children how can she read? We have taken their work burden to provide space for learning. We cook food for them, we wash their clothes. We do not ask our children to do more household work, but free them to do reading/education.⁸⁹”

An imbalance between the amount of work girls do in comparison to boys was still noted, as Savitri explained: “In most houses, the first priority is school and tuition. If a girl is left with some time, then she will help in household. In general, household work has decreased for girls.⁹⁰” Additionally, more regularly it was stated that if girls did not attend school,

⁸⁸ FGD #27, 19th November 2017

⁸⁹ FGD #29, 19th November 2017

⁹⁰ Interview with Savitri Devi, 21st October 2017

then they were involved in work. When Surana was speaking about girls not always being able to attend due to resource constraints, she noted the requirement for them to work:

“Education brings changes; if a girl goes to school and then to coaching, where is the time for her to work in the kitchen and on farms? But if a girl doesn't attend school she has to work at home and on farms.”⁹¹

This might imply that in spite of increased financial resources, girls are still more likely to be working and not attending school compared to boys, even if the number attending had increased.

There were also disagreements on this issue, as demonstrated by this exchange in one FGD, Member A explained: “girls do more than boys. Before going to school, they also do some household work.” Member B disagreed: “No, a girl also says that she is going to school and not able to do work at home. So, girls are not doing work at home.”⁹² I also did not notice girls doing housework on many occasions, but this may have been due to the fact that I mostly visited during the school day when fewer children were around or perhaps also due to my presence interrupting normal day-to-day tasks. For example, if children were around, often they would come and watch the FGDs. On those occasions when I saw children helping in the home, it appeared that girls were more likely to be supporting their mothers with household chores than boys were, whilst boys were more often seen playing outside the home.⁹³ In order to consider whether this would still be the case if women were not members of *Rojiroti*, women were asked to consider in FGDs on what would change if *Rojiroti* ceased to operate.

5.3.5 Would Girls Still be in School if *Rojiroti* Ceased to Operate?

This led to reflection on what the likely impact on girls' education would be. This provides insights particularly into *Rojiroti's* role in building up and increasing women's financial resources and whether the absence of this would lead to a reduction in girls' schooling and even more seriously an impact on everyday household consumption such as food. This

⁹¹ Interview with Surana Devi, 21st October 2017

⁹² FGD #24, 17th November 2017

⁹³ Notes from my Research Journal, 20th October, 26th October, 4th November, 9th November, 12th November 2017

discussion from one FGD summarises the variety of effects that women felt *Rojiroti* ceasing to operate would have, Member A: “Without money, how could we educate our daughters? It will be difficult to feed them twice a day.” Member B seemingly agreed:

“How we will marry our daughters, how we will educate them?! If *Rojiroti* is stopped then once again we will be bonded labourers for upper caste people in our village. We will be back to our old days, for 2 kg of grains we will work the whole day.”

Member C also contributed, although she felt that the shift would be less drastic than complete dropout from school, but would have large effects on children’s future:

“We won’t be able to send our children to private schools. If they are educated and couldn’t get a government job, then at least they can join a private school and earn Rs. 20000 [£220] or 25000 [£270]. But if they aren’t educated, they could earn only 200 [£2.20] or 300 [£3.25] per day.⁹⁴”

The impact both on women’s financial resources and the subsequent negative effects on education were clear and uncontested. The likely impact, particularly on girls’ dropout rates, was also confirmed by two women staff members, as Pratima said: “Without loans, it will be very difficult. The members will have problems. If fees are not paid on time, then girls will dropout from school.⁹⁵” This was reinforced in Punam’s interview: “There will be many dropouts from school. Education is becoming expensive. Without microfinance loans, it will be very difficult for girls to keep attending.⁹⁶” Other than the fact that they noted the preference for private schooling, and how this was expensive, women did not give explicit reasons why girls would not be able to be in schools without loans.

Additionally, some women did not agree that they would not be able to support their daughters’ education without *Rojiroti*. Many stated that they would still endeavour to support their girls’ learning, but that it would be more vulnerable to income shocks due to the need to rely on a village moneylender to pay fees. One woman noted that this would

⁹⁴ FGD #28, 19th November 2017

⁹⁵ Interview with Pratima Devi, 22nd October 2017

⁹⁶ Interview with Punam Devi, 23rd October 2017

lessen women's ability to realise their aspirations for girls' education. Secondly, many women noted that the main impact would be on the ability to utilise financial resources to provide a different type of education, notably private schooling. The most cited impact of a lack of *Rojiroti* provision on girls' education would be that they would have to attend government schools. When women were discussing in this FGD about what they thought would be the impact on their children's lives if *Rojiroti* ceased to operate, one woman linked this explicitly: "If it happens, we will send them to government schools. If they do well [still achieve good marks] it's ok, if not then they will do agricultural work."⁹⁷ During a discussion in another group, which had been operating for eight years, one woman made a very similar point: "They would go to government schools. We would not be able to provide them proper education. She would not attain the highest education levels."⁹⁸ Even if they did well, the increased cost of higher levels of education was again perceived to be a barrier to them being able to continue. Amrita noted that moving to higher levels of study would be difficult without *Rojiroti*: "It will have a negative impact on girls' education. They take basic education in government school and gradually move to higher studies where loans are a saviour. It is very important for them."⁹⁹ Although women disagreed on their ability to support girls' education without *Rojiroti*, there was overall general agreement that, without the financial resources from *Rojiroti* supporting girls' continued access to private schools, it would be more difficult, as would supporting girls in higher levels of studies. However, when this question was asked, on a few occasions it seemed that perhaps women in some groups had thought that *Rojiroti* was considering ceasing to operate, and so had highlighted more strongly the positive impact that membership had on girls' education as a result; when it was affirmed that this was not the case, and that *Rojiroti* was definitely going to continue to operate, groups shared the potential negative impacts of not having *Rojiroti* loans for girls' education less strongly.

5.4 CONCLUSION

It is clear from women's own perspectives that there has been positive impact on women's financial resources and on girls' education. These findings reinforce the analysis in Section 4.5.1 and 4.5.2 that the specific financial mechanisms *Rojiroti* has, such as low interest

⁹⁷ FGD #28, 19th November 2017

⁹⁸ FGD #20, 10th November 2017

⁹⁹ Interview with Amrita Kumari, 21st October 2017

rates, flexible repayment and access to emergency loans, appear to have allowed women to slowly build up assets and access increased and diversified income sources. Most importantly, it is clear that women have been able to build up financial resources to achieve their desires in being able to take loans directly for girls' education, to utilise their increased income to spend on girls' education, and in having a safety net so that income shocks do not disrupt girls' education. In particular, women regularly noted being able to support girls' ability to stay in school more consistently and be less vulnerable to dropout, to pay for private schools and for examinations to enable them to study at higher levels.

Although there were disagreements over the extent to which *Rojiroti* was now important in sustaining girls' access to education, with many women stressing their commitment to continuing their daughters' education regardless of their membership of *Rojiroti*, their ability to do so was certainly less stressful due to the financial resources associated with membership of the group. Additionally, whilst the absence of *Rojiroti* might not have an impact on girls' dropping out from school, women generally noted that they would not be able to give their daughters the same quality of schooling, nor support them to the highest levels.

Girls' education was broadly discussed in terms of the importance of investing in education, and of the role of education in bringing about positive future opportunities. This was largely referenced in relation to employment and earning potentials in line with human capital approaches to education. However, the potential of financial literacy to lead to women and girls being able to better engage and understand and challenge inequalities, in line with Freire's notions of critical consciousness were also mentioned. It is also likely that the focus of education as a route to employment was a result of the focus on financial resources, where the ideas of investment naturally followed. Chapter Six and Seven also contain reflections on the role of education as conceptualised by women members of *Rojiroti*, which may have an alternative perspective, due to the different focus on social and cultural resources and agency.

Another salient reflection is of the value of the postcolonial feminist critique of empowerment, and the importance of considerations of power and context in relation to resources; this supports the postcolonial feminist theoretical approach to prioritising women's own perspectives on how their financial resource base can, and should, be supported. In particular in this context, the understanding of local power relations and

resulting bonded labour are essential. As such, cognisant of postcolonial critiques of empowerment, theorists have frequently noted that financial resources alone cannot shift women's resource base and enable them to challenge unequal power relations within society (Kabeer, 1999a). Indeed, solely increasing financial resources, when women are from extremely socio-economically marginalised communities, does not mean that they will be able to achieve their desired outcome if there are social and cultural constraints. Therefore, financial resources are unlikely to support women to challenge their subordinate status in society that is needed for wider transformational change (Kabeer, 2018). Empowerment theorists have noted the importance of social and cultural resources in supporting women in this area, discussed in the next chapter.

CHAPTER VI: MOTHERS' SOCIAL AND CULTURAL RESOURCES AND GIRLS' EDUCATION

“Rojiroti has given us the platform to share and grow together¹⁰⁰”

6.1 INTRODUCTION

The previous chapter presented the perceptions of women on the positive influence that *Rojiroti* had on their financial resources and the subsequent impact of these resources on girls' education. This is an important pathway through which change can occur, as the global evidence on girls' education has consistently highlighted a lack of financial resources as a key reason why girls do not attend school (Unterhalter et al., 2014; Sperling & Winthrop, 2016). There are also extensive references to pervasive social and cultural barriers that are relevant in India, noted in Section 2.3.4. Increasingly, parents may recognise girls' education as a sound and feasible economic decision, but there can be confusion over aspirations for girls' schooling, due to the belief in the role of women as wives and mothers (Ramanaik et al., 2018). There is evidence of entrenched beliefs that the education of boys is 'retained' by parents as an investment, whereas the education of a girl is 'lost' to the family she marries (Miller, 2007).

Research specifically focussing on scheduled caste girls found that they were under pressure to marry early due to a combination of financial and socio-cultural pressures (Prakash et al., 2017). It is therefore clear that the financial position of a family intersects with social and cultural norms and resources that influence girls' schooling. Thus, financial resources alone are not enough to lead to an improvement in commitment to girls' education. This perspective is supported by Kiran, who had her own experience of having been previously predominantly confined to her own household, due to cultural barriers related to mobility: *“Even poor people are given money, it is not enough. Society will not*

¹⁰⁰ FGD #5, 1st November 2017

allow them to grow due to class and caste difference.¹⁰¹” Recognising these persistent barriers, this chapter seeks to answer the third research question: *What can we learn from participants about Rojiroti’s influence on their social and cultural resources and what effect has this had on girls’ education?*

As with Chapter Five, this chapter focused on three of these preliminary codes noted in Section 3.8.2: ‘Rojiroti Microfinance’ ‘Social and Cultural Resources’ and ‘Girls’ Education.’ Under ‘Rojiroti Microfinance’ the themes were *member-led approach, community engagement, social and emotional support* and *female leadership*. Under ‘Social and Cultural Resources’ the key themes were *increased social networks, problem solving and knowledge transfer, access to information, women’s own education, change in access to formal and informal institutions* and *change in ideas, beliefs and perspectives* (also noted in Kabeer, Narain, Arora & Lal, 2019). The same themes were then coded under ‘Girls’ Education.’ As with Chapter Five, the analysis of one-on-one interviews and FGDs are presented together although points where there are differences between them are noted.

6.2 WHAT MAKES ROJIROTI LIKELY TO CONTRIBUTE TO INCREASED SOCIAL AND CULTURAL RESOURCES?

It is important to consider what women themselves perceive to be the differences between *Rojiroti* and other organisations in relation to its potential to support and develop social and cultural resources. Although there were far fewer mentions of mechanisms of *Rojiroti* that were related to social and cultural resources, the overall perceptions from all FGDs and interviews have strongly been that *Rojiroti* provision is different to other loan lending organisations. This was exemplified in one of the FGDs where it was noted that: “There are lots of differences between *Rojiroti* and other loan lending institutions. It is the same as the difference between the earth and the sky.¹⁰²” Whilst this quotation is broad, it summarises the extent to which women felt *Rojiroti* offered something unique and it is important to also understand why they felt this way.

¹⁰¹ Interview with Kiran Devi, 23rd October 2017

¹⁰² FGD #26, 17th November 2017

6.2.1 Member-Led Approach

Whilst group meetings are an intrinsic part of the mainstream microfinance model, one of the key differences mentioned in multiple FGDs was the way the *Rojiroti* group structure operates with a member-led approach to setting times and length of group meetings. In one FGD, a woman gave an example of this flexibility:

“In our group we fix the time while in other groups, the coordinator fixes the time... Here we can say to our group leader to come as per our convenience. Suppose we have to go to harvest paddy, we would call her earlier. At the time of sowing saplings, we call her early in the morning, but at the time of collecting grains from the harvested crop, we call her at noon.¹⁰³”

As noted in Section 5.2, it was not explicitly stated how women knew details about other group structures, but from informal conversations with *Rojiroti* staff, some of the villages where women lived in had been supported by other microfinance organisations, although they did not always reach the ‘back of the village.’¹⁰⁴ Additionally, some women had previously been involved with other microfinance organisations in the past.¹⁰⁵

This ownership that women have over their groups was part of *Rojiroti*’s design, so that the groups were adaptive to the varied needs of members. Indeed, as noted by one woman when the group were discussing what was different about *Rojiroti* and other organisations they had seen operating: “When all of us sign the paper, only then is the loan approved... We take decisions with mutual consent.”¹⁰⁶ This refers to the fact that *Rojiroti* encourages group decision-making about loans; women discuss together their reasons for requiring a loan and their repayment strategies, before the group then decides together to give a loan. As noted in Section 5.2.2, there may be concerns about power dynamics, or with more dominant members having power over these decisions, but *Rojiroti* tries to offset this by promoting group solidarity. The group discussions are part of supporting members to know how they will repay, so that there is less risk of greater indebtedness. From my

¹⁰³ FGD #4, 31st October 2017

¹⁰⁴ In this location, often families from the lowest castes live towards the ‘back’ of the village, furthest away from the main road.

¹⁰⁵ Notes from Research Journal, 19th October 2017

¹⁰⁶ FGD #27, 19th November 2017

observations,¹⁰⁷ this seems to be more of a debate about the practicalities and support of loan taking, rather than inhibiting members from being able to take loans. This practice, if truly operated in this way, could provide strong and supportive relationships, and perhaps even greater collective agency which could then be used to challenge gender inequality that restricts girls' access to education (discussed further in Section 7.4). It also allows *Rojiroti* to benefit from the diversity of voices and experiences, and thus to tailor their operating mechanisms to the specific experiences of their members, in line with postcolonial feminist approaches to incorporating the voices of those who have been marginalised, and to value the situatedness of their knowledges (Spivak, 1990). It also raises important reflections for those seeking to democratise international development, with feminist scholars recently calling for the importance of bottom-up and locally driven change (Hodgson, 2020).

6.2.2 High Levels of Community Engagement

Rojiroti may influence women's cultural resources, due to the fact that they approach all members of communities from the outset, including male members, and continually try to engage with men using male staff members. The importance this had for women being able to join was noted in one FGD: "Yes, they [male family members] consider it good. We joined the group after getting his consent. Also, we don't earn, so we repay from his earnings only. Without our husbands' consent formation of this group was not possible."¹⁰⁸ Whilst this demonstrates the support that women members receive from their husbands to be part of the SHGs, it is also pertinent to consider the potential ramifications of needing male consent for membership and group activity. Although it is not possible to verify whether this is the case, there are two factors which were mentioned as to why men were supporting women's membership. Firstly, women noted that, because their family's financial need was severe, husbands recognised the importance of having this form of financial support (see quotation in Section 7.3.3). Secondly, because *Rojiroti* often engaged with men from the outset too, staff members had previously noted that they thought this had an impact on men agreeing to women being part of the groups and supporting their activity, where they may not otherwise have done so.¹⁰⁹

¹⁰⁷ Notes from Research Journal, 14th November 2017

¹⁰⁸ FGD #2, 30th October 2017

¹⁰⁹ Notes from Research Journal, 20th October 2019

This chapter explores the changes in women’s social and cultural resources, but arguably if their position in the family remains the same and they are not able to utilise these resources, there is less likelihood of an impact on girls’ education. This is explored further in Chapter Seven. It must also be noted that a shift in male support for women joining groups and subsequent income-generating activity may lead to shifts in ideas, beliefs, and perspectives about women’s potential, which could trickle down to shift perceptions around girls’ education, explored below in Section 6.4.2.

6.2.3 Social and Emotional Support

One of the key aspects of *Rojiroti* that was highlighted by all women staff in the one-to-one interviews, was the fact that group leaders (often themselves) do not just come to deliver loans and leave. A core part of *Rojiroti*’s operating strategy focuses on emotional and social support. As Rinku explains:

“Other groups are limited to finance and they have no concern about social or emotional values of their members. Their relationship is solely of borrower and lender. However, with *Rojiroti*, we are helped to grow as a person, as the group understands our emotions.¹¹⁰”

Although not all SHGs noted this in the same way, women in the FGDs did emphasise the wide-ranging group discussions. For example, one woman mentioned: “We talk more in comparison to other institutions... Though meeting takes place in other institutions too, discussion is limited to lending and repayment, whereas in *Rojiroti* we discuss on almost every topic.¹¹¹” This group had only been formed a year previously, and so were most knowledgeable about other institutions as they had recently part of them. Older groups also highlighted the group discussions as a positive factor. In one group that had been formed between eight and ten years ago, one member reflected: “In group meetings, we discuss various things such as educational activities of our children, the institutions of education in which our children should get admitted, marriage of our daughters etc.¹¹²” The visit to this group was interesting, as it was a group I had visited in 2015, and there were visible

¹¹⁰ Interview with Rinku Devi, 6th November 2017

¹¹¹ FGD #8, 2nd November 2017

¹¹² FGD #16, 9th November 2017

changes in house structures and more animals in members' houses than when I previously visited. Additionally, the group were more talkative than I remembered. I particularly noted how equally the discussion occurred between all group members, perhaps indicative of the power of wide-ranging group discussions that was mentioned, which contributed to supporting educational decision-making, which could influence girls' education (see Section 6.3.2).

6.2.4 Women's Leadership

A final key aspect of *Rojiroti* noted by women staff members was their own role in leading the groups. Having women as group leaders was also noted as an important factor in the FGDs, as they mentioned feeling more comfortable turning to them for support as one woman explained:

“Lady can understand the problems of another lady better, it doesn't matter from where she belongs. That is why a girl does not go to her father and brother, she only comes to her mother. We are associated with this group due to madam's [*Rojiroti* group leader] good nature.”¹¹³

This ability to share intimate details is likely to give women greater feelings of social and emotional support, which could be important when dealing with conflicts over issues related to girls' education. Batliwala (2010) advocates for a feminist leadership model that seeks to transform power structures, and to create alternate models of power within their own structures. The role of women leading these groups has the potential to contribute to the transformation of power structures, particularly in stimulating change in social relations which is considered in Section 6.3.3 and 7.3. However, this quotation also raises a note of caution, as for any person to be associated with a helpful resource due to someone's good nature rather than because it is their right replicates, rather than challenges, the existing power relations in rural Bihar, which often operate along caste and gendered lines. Whilst the potential for feminist leadership is apparent, more interrogation about whether it actually leads to change is needed.

¹¹³ FGD #26, 17th November 2017

There are also a small number of *Rojiroti* SHGs that still have a male leader. The organic approach to group creation, mobilising through community members in different villages, meant that they employed some male staff to facilitate interaction with male community members; some men thus lead groups in their own villages. This is being phased out, and the differences between the women-led groups and the one male-led group that were part of the FGDs is noted in Chapter Seven. Overall, it is clear that staff and members note distinct ways in which *Rojiroti* operates which may have an influence on social and cultural resources.

6.3 CHANGES IN SOCIAL RESOURCES AND IMPACT ON GIRLS' EDUCATION

A previous study exploring the impacts of microfinance explicitly focused on changes in social resources that have resulted from membership of microfinance organisations (Deininger & Liu, 2013). In spite of this, much of the sustained criticisms of microfinance come from those that argue that microfinance can have negative social impacts. For example, Bateman and Chang (2012) argue that, through the pressured group repayment mechanisms of microfinance, social networks can be damaged. This section explores how *Rojiroti* might have influenced social resources, noted by Batliwala (1993) as being the key to support women converting their overall resources into their desired outcomes; this is due to the fact that change for women's power relations must come through collective action to dismantle structures that impede them from accessing their desires. Collective action is only possible when women have access to social resources, including social networks.

6.3.1 Increased Social Networks

One of the key shifts considered by the microfinance literature more broadly is that being part of SHGs can lead to greater social networks for women (Finnis, 2017). As noted above, the specific operating mechanisms through which *Rojiroti* operates appears to have been successful in forging group solidarity. Firstly, the perspectives of all female staff of *Rojiroti* positively stated the importance of group meetings in enabling members of the group to expand their social networks, with Nirasha reflecting on group membership as a conduit

for positive change that has occurred: “All this positive change has happened only because of women’s position as part of a social group [SHG].¹¹⁴” The reason why this may have been the case is further explained by Pratima: “We sit together and share our views and experiences, and I give advice to them for loans. Our meeting is a social platform for members to share, care and grow together.¹¹⁵”

Although it was expected that conversations about this benefit of membership of *Rojiroti* would be more likely to be discussed by the longest standing groups, it was consistently noted by all groups, even by those who only been formed a year prior to the FGD. In fact, there was consensus that the group had provided a social network that women had not previously had, including social support that the women relied on, as summarised by one woman: “We became close to each other during formation of the group.¹¹⁶” Women in some FGDs stated that they had known each other before group formation, but this caused disagreement with some stating that whilst they had known each other, they did not interact. In one group one women stated: “Yes, we knew each other but after formation of the group we knew each other by name.¹¹⁷” However, in another group, the consensus, articulated by one woman was that their interactions had not always been positive:

“Prior to formation of the group we didn’t sit together or talk to each other. No one had leisure time to sit with anyone without any purpose. Besides if you sit and talk to anyone it might lead to quarrels. But, after group formation we sit together and talk to each other. We learn how to behave with people.¹¹⁸”

This was not challenged by other group members, most of whom actively nodded in agreement.

Given the low level of non-kin ties among women in the rural Indian context, this is an important change in social resources (Davidson & Sanyal, 2017). One area of importance mentioned in multiple interviews was the fact that groups offered a form of emotional support and guidance. The impact of this is explained by Rita, who had joined

¹¹⁴ Interview with Nirasha Devi, 21st October 2017

¹¹⁵ Interview with Pratima Devi, 22nd October 2017

¹¹⁶ FGD #29, 19th November 2017

¹¹⁷ FGD #14, 9th November 2017

¹¹⁸ FGD #4, 31st October 2017

one of the first *Rojiroti* groups in 2001, prior to becoming a staff member and managing nine groups:

“Due to my illness, I could not actively participate in the group in terms of loans, but I still attended all the meetings. The sudden death of my daughter had a very negative impact on my mental health... Yes, I got support. They [other group members] took me up to the hospital and provided monetary help in my hour of need. I got all the support from them, which is the benefit of the group.¹¹⁹”

Mutually supportive relationships have been posited as being a core part of SHG design (Hudner, Harter, Van Asselt & Kummings, 2015; Haworth, Frandon-Martinez, Fayolle & Wilkinson, 2016), and this support and bond with fellow SHG members was noted as being particularly important in difficult periods in women’s lives. On numerous occasions, women noted that this access to social resources in the form of relationships was vital in improving their overall wellbeing, as Nilam, a member of staff at *Rojiroti* since 2014, considers: “We discuss almost everything, and meetings help us to bond and understand each other. We also share our family problems and social issues. We also share lighter moments and have fun. In short, these meetings are quality time for us.¹²⁰” This supports findings in previous research which noted that SHGs have been found to lessen feelings of social exclusion and help to build connections among women (Lombe, Newransky, Kayser & Raj, 2012).

The benefit that social networks afforded women was perhaps most strongly noted by women staff members of *Rojiroti*, with Sudha valuing the social network more highly than loan provision: “The social aspects of meetings help us in bonding and providing solutions for fellow members. Now, I am willing to leave the loan part, but not the meetings.¹²¹” Sudha had been a member of a group for over ten years, and perhaps had better financial resources than others, and so this opinion was contested slightly in some of the FGDs. For example, one group insisted that meetings were important because of the access to loans they gave, not the social networks provided, as one woman summarised: “Listen, meeting is essential for loans. Without meetings, who will decide the loan and from

¹¹⁹ Interview with Rita Devi, 28th October 2017

¹²⁰ Interview with Nilam Devi, 23rd October 2017

¹²¹ Interview with Sudha Devi, 22nd October 2017

where we will get money to educate our girls?¹²²” She also explicitly linked this to girls’ education. Additionally, in one of the more longstanding groups, there was a contradiction within the discussion. In one group, all woman agreed about the supportive potential of the SHGs, articulated by Member A: “We can always think of ways of earning money, but meetings have given us an opportunity to increase our information level.” Member B followed this, linking the information received to change, but noted that the group meetings were becoming less regular and so access to this social resource was decreasing: “It is only after we get information that we can make changes; but meetings are not regular now, only when you [Rojiroti group leader] come.¹²³”

Although many FGDs disagreed that the social aspects of the meeting were more important than the financial aspect, a number of groups stressed the importance of both social and financial aspects, with one even linking it to benefits for girls’ education as this discussion demonstrates. Member A begins: “I think discussion is more important than loans as it gives us opportunity to work or generate work for others... We can encourage others to join if we get knowledge.” Member B added: “It is both. Knowledge will be used by girls at several places whereas loans are only used in one place.¹²⁴” The importance of both aspects was also stressed in another FGD by one member:

“Whatever we discuss in meetings we discuss the same with our daughters. They learn many things. Thus, they are benefitting from meetings. Loans are important for them because they get money in time for their education. Hence, they benefit from both.¹²⁵”

This demonstrates some initial impacts that group meetings can have on girls’ education.

However, it is important to consider the specific relevance of an increase in women’s social networks. Although a few links were drawn between the social networks provided by the group and girls’ education, the key aspect noted was that networks had supported members’ ability to cope with stress and unexpected shocks, particularly due to the fact that the support and assistance comes from people with the same socio-economic

¹²² FGD #7, 1st November 2017

¹²³ FGD #11, 8th November 2017

¹²⁴ FGD #8, 2nd November 2017

¹²⁵ FGD #16, 9th November 2017

background who understand their problems (as stated in Section 6.2.4). This role of SHGs in strengthening resilience has been explored in other studies (Weingärtner & Pichon, 2017). In the FGDs women linked the support and wellbeing that being part of a social network has provided with the associated care and encouragement to their feeling more able to support girls' education, due to the group's moral support, as one woman explained: "Through meetings, we get a moral boost-up to educate our girls. Meetings give objectives for girls' education, then the means for education is required."¹²⁶ This also reflects the perspective that group membership had provided them direction for their girls' education.

This highlights the complexity of the theoretical framework outlined in Section 2.6.2; whilst social resources were noted as being potentially important for problem-solving and knowledge transfer (discussed below), the emotional support that has resulted from groups was not initially considered. Yet it has been seen as an important conduit through which encouragement to support girls' education has been developed. This emotional support is also strongly related to the concept of agency (discussed in Chapter Seven), as it is a vital route through which awareness becomes action, as women know they can rely on others to stand with them in demanding change. This calls the notion of the neat pathway to empowerment into question, through demonstrating a complex interplay between social resources and agency.

6.3.2 Increased Problem-solving and Knowledge Transfer

Social networks have also been found to be a vital resource for problem solving and knowledge development. Women in the FGDs consistently asserted how their expanded networks were vital in broadening their knowledge, awareness, and understanding:

"Normally we hesitate a lot to talk to new people, but *didi* helped us remove our hesitation. Through discussions in meetings we came to know many new things. Whenever people sit and discuss in the group, the knowledge, awareness and understanding level increases. So, the meeting is important. A person always learns from others."¹²⁷

¹²⁶ FGD #1, 30th October 2017

¹²⁷ FGD #14, 9th November 2017

The woman in the group who provided this example was particularly vocal. She had been a member of this group, had subsequently worked for *Rojiroti* for a while, before she had got a job in a local school. Therefore, she had perhaps a strong personal feeling about the learning and development that had come from the meetings that had led to these new opportunities. The discussion continued, and other group members mentioned their own expanded knowledge and related it to meeting outsiders, further emphasising the importance of learning from others. This is linked to a commonly noted benefit of SHGs which was the ability to discuss problems.

Group problem-solving is an important social resource that was particularly mentioned by *Rojiroti* staff, like Ajmeri: “They discuss their problems related to home [in group meetings], children’s education or marriage. We solve problems and give them suitable solutions. Being in the group makes us active and supportive.”¹²⁸ This ability to problem-solve together also had an impact on girls’ education. Women would come to the group with the problems they were facing in either supporting or financing girls’ education. Kiran gave an example of the group working together to find solutions so that a mother could support her daughters’ education:

“We discuss about how to solve our problems... For example, one member took a loan for her daughter's education. This helped her in completing her 10th grade and finally she has completed her IA. So, we discuss arranging for tuition fees [for private school] and coaching classes.”¹²⁹

The ability to work as a group to find solutions to problems was also noted in FGDs, although more regularly women would discuss how being part of the group had increased their knowledge, as one woman contributed: “If I stayed at home then I would know nothing. Here I come and sit with five to ten people and talk to them, then I have gained some knowledge. A single person cannot gain knowledge alone.”¹³⁰

The idea of expanded knowledge from interactions with others due to group membership was a strong focus of the one-on-one interviews with staff members. For

¹²⁸ Interview with Ajmeri Khatun, 28th October 2017

¹²⁹ Interview with Kiran Devi, 23rd October 2017

¹³⁰ FGD #29, 19th November 2017

example, Nirasha notes her own role in bringing in knowledge and expanding social resources: “Due to my experiences, knowledge and exposure, members trust my advice. I am always there to help.”¹³¹ The importance of a group leader in understanding issues that women faced and providing nuanced and contextual support was also referred to by women in FGDs, including during this discussion, which begins with Member A: “Discussing the issues with madam [*Rojiroti* group leader] enhances our knowledge and wisdom.” Member B responded:

“Before the group, madam wouldn’t come, we remained in our houses. How could we go in the village and talk to different people? After group formation, when madam started coming, we have been really benefitted. We started sitting together, discussed many things with other members as well as madam. This way we increased our knowledge and wisdom.”¹³²

In contrast to previous critiques of microfinance, which note inadequate attention to local, sociocultural landscape issues of caste and class by those operating SHGs (Kumar, 2009), the fact that women staff of *Rojiroti* are often from the same or nearby communities may have contributed to the aforementioned developments in women’s knowledge. This also aligns with a postcolonial feminist analysis about the importance of considering local power relations when seeking to create change. The fact that staff and members are aware of each other’s situation means that priorities can be negotiated according to women’s location and time, learning from each other (Bahl, 1997). The discussion above specifically notes interactions with *Rojiroti* staff as being important in increasing knowledge. This was also noted by two women in another group, as Member A details:

“During group meetings we come closer to each other, discuss many things. This increased our awareness regarding many things. Besides it’s the group which provided us the opportunity to meet new people and increase our outlook.”

¹³¹ Interview with Nirasha Devi, 21st October 2017

¹³² FGD #20, 10th November 2017

Member B responded, re-iterating the power of meetings for problem-solving: “Without the meeting we cannot come to know each other’s problems. We cannot discuss the things.¹³³”

Increased knowledge transfer to women could open up opportunities for girls’ education. In her analysis of SHGs in urban Chennai, Vijayanthi (2002) noted that women had increased awareness of environmental sanitation, improved health and decision-making about education and housing issues. For *Rojiroti* members, improved knowledge and awareness about girls’ education had positive impacts. An example provided by Gyanti demonstrates this:

“Group meetings have enhanced my knowledge. I couldn't help my eldest daughter for her education due to financial constraints, but I have made sure that the younger daughter completes her studies. I helped her to complete her 10th grade then +2 and finally she is a University graduate. My daughter has applied for the state police force. Soon she will get a job. We are so happy for this girl of mine. During my elder daughter's time I was forced to be within the *pardah* system and had no idea about anything so I couldn't help her...¹³⁴”

As Gyanti notes, she had previously been expected to follow the *pardah* system¹³⁵, but since 2007 had been running groups in six villages around her own, demonstrating a vast shift in her ability to interact with others.

Secondly, women noted how their enhanced knowledge and ability to problem-solve through SHGs has enabled them to transfer this knowledge and learning to their daughters, intrinsically benefitting girls’ education. In one FGD, an exchange between three of the members reflected on this, beginning with Member A:

“We will transfer our knowledge to them [daughters] while doing day to day activities within the house... Now we can go to school with them. Groups create opportunity of learning in the form of allowing

¹³³ FGD #25, 17th November 2017

¹³⁴ Interview with Gyanti Devi, 28th October 2017

¹³⁵ More detail in Section 6.4.1

them to go school by borrowing loans. Allowing them to go out of home is also a learning of group transferred to daughters.”

Member B continues: “Meeting is important as it provides information for many problems like if you need to go to doctors you need information about where to go from meetings.”

Member C then summarises: “What we discussed in meetings is also discussed at home, through which daughters learn.¹³⁶”

Other groups also spoke more generally about the knowledge they could pass on to their children, as one woman noted: “When we go home our children will ask us what has happened in the meetings, and we will tell them that these are the things we have learnt and heard in the meetings, so they learn too.¹³⁷”

It is clear that women felt that being members of *Rojiroti* had given them access to social resources in the form of problem solving and knowledge sharing and that this has enabled women to better support their daughters’ education. For Kabeer (2012), the formulation of safe spaces for women to discuss issues of common concern, and to facilitate processes of shared reflection, is an important part of overall processes of empowerment and in particular on women’s ability to challenge their position in society. These perspectives are strongly linked to the idea of critical consciousness; it appears that women have related the ability to problem-solve with better understandings of power structures, which supports the idea of knowledge as having the potential for a transformatory impact, as conceptualised by Freire. For example, understanding gendered barriers to education could allow mothers to support girls further to challenge these structures that have limited their educational potential. In a similar vein, increased knowledge about girls’ schooling could also lead to greater access to information that could help mothers to directly support daughters’ education. For example, previous research in rural Bihar underscored the importance of mothers’ understanding and awareness of preschool and primary education, conceptualised as knowledge residing in the social networks of parents, in having a positive impact on women’s valuing of education (Janssens, van der Gaag & Gunning, 2004). It is

¹³⁶ FGD #21, 10th November 2017

¹³⁷ FGD #11, 8th November 2017

therefore important to consider whether women had greater access to information as a result of *Rojiroti* membership.

6.3.3 Greater Access to Information

Women commonly noted information increases through their SHG membership in relation to knowledge of government schemes and public resources which would support them. Often mentioned was access to information that would indirectly influence girls' education. Given that early marriage and poor health have both been noted as drivers for girls' dropout, particularly during adolescence (Navarro Paniagua & Walker, 2012), gaining information to reduce early marriage and health problems could have a potential indirect effect on girls' education. This was even mentioned by a woman in a group that had only been operating for about a year: "They [*Rojiroti* staff] got knowledge from government schemes/policy. Groups are also a source of information and a platform to discuss the impact of early marriages. We learnt that it has negative impact on health.¹³⁸" It is evident that *Rojiroti* staff are crucial in distributing this information among their group members. Staff members also noted the importance of this role. Nirasha gives two examples: "a child was very sick, and his mother was dependent on a fake doctor or this black magic kind of thing... I advised her to take him to a proper doctor and the child was saved.¹³⁹" As seen in a previous study, when health information is provided through SHGs, there can be a positive trickle-down effect on children (Kumar et al., 2018). Nirasha also provided advice on women's health issues: "Members ask me about contraceptive methods. I always tell them the advantages of having a small family. I am aware about all the available contraceptives and advise the women accordingly.¹⁴⁰" Nirasha jokingly told me that this advice had started when women had asked her how she only had two children.¹⁴¹ Wider awareness about family planning may indirectly address some of the barriers that girls face in accessing, or staying in, education due to early pregnancy. Other studies have noted the importance of information about sexual and reproductive health in increasing girls' retention in school (UNESCO, 2014).

¹³⁸ FGD #8, 2nd November 2017

¹³⁹ Interview with Nirasha Devi, 21st October 2017

¹⁴⁰ Interview with Nirasha Devi, 21st October 2017

¹⁴¹ Notes from Research Journal, 21st October 2017

However, whilst these examples provide strong reference to potentially liberating understanding and ideas, it is worth again considering the power dynamics; in these particular examples, *Rojiroti* group leaders are noted as providing information, this facilitating the process of understanding, which in a Freirean conceptualisation of process understanding should be undertaken by co-learners to lead to collective action. Although the power dynamics, or hierarchies within the transfer of knowledge may be present, when women group leaders come from the same position in society more broadly, it is likely that this process of learning will be mutual (Cornwall, 2000). Therefore, this process of mutual learning about resources that are available could be considered to be consciousness raising in itself. It is also worth noting that whilst the hegemony of patriarchy is often sanctioned by the state, in these examples, women are challenging existing gender regimes in their communities using information or services provided by the state.

There was specific mention of the fact that being part of the group enabled women to access information about education and to understand barriers to education better, perhaps demonstrating women's ability to challenge the inequalities they had become aware of through this process of information sharing. There are direct examples of women being supported through their membership of the SHGs to navigate and challenge the barriers to girls' education, as well as gain support for choosing the best school and for additional support for girls' learning. During one FGD, women were discussing the types of things they talked about in meetings, and one woman reflected on the fact that education is often a topic of conversation:

“We discuss which school or coaching we send our children to, what the quality of education and discipline is like in that institution. If we find that the institution is really good, we will send our children there too. Wealth is of no use; everything is our children. If we become able to educate them, I shall be the wealthiest person. These are the things which we discuss in our group meetings.¹⁴²”

Nirasha gives a specific example from one group of information that supported a family with their daughters' education:

¹⁴² FGD #16, 9th November 2017

“I advise them about available coaching classes... Once a girl had dropped out of school and was not willing to re-join. Her parents wanted to get her married, but nowadays everyone wants to marry an educated girl, so their negotiation failed. The mother came and requested my help, so I advised them about coaching and now she has again joined the school.¹⁴³”

Although a number of the groups noted that group leaders gave them advice, about a quarter were groups led by Nirasha, who was also the staff member most likely to talk about the different advice she gave members. Nirasha was definitely someone who was always thinking of solutions whether it was when we got a flat tyre or when my shoe broke!

Therefore, it is probable that information sharing related to girls' education was especially likely to occur with group leaders who were particularly engaged and passionate on these subjects. One anecdotal account that occurred as part of an informal discussion was a really salient example of the power of information for girls' schooling coming from members themselves as well as group leaders.¹⁴⁴ A woman member of a longstanding *Rojiroti* SHG had noticed an advertisement in her local paper for a coordinator for scholarships that were available for scheduled caste girls in their area. She applied for and secured this job, going on to coordinate and support the education of the daughters of women in her group, through providing information about the opportunity and how to apply. This represents a good example of how information through the group has impacted on girls' education and is also a pertinent example of how the change in the woman's own education levels and participation in *Rojiroti* had led to her being able to access and share this information and subsequently support girls' education.

6.3.4 Women's Educational Development

In relation to gaining access to information, women noted that they felt their own 'intelligence' levels had changed, perhaps due to increased confidence from the knowledge they now received as part of group membership. As one member shared whilst the group was reflecting on changes in their lives since joining *Rojiroti*: “The biggest change is that

¹⁴³ Interview with Nirasha Devi, 21st October 2017

¹⁴⁴ Notes from Research Journal, 26th November 2017

we became smart.... We became intelligent.¹⁴⁵” This was explicitly linked to changes in knowledge. However, as well as newfound knowledge, women also highlighted large improvements in their own literacy levels, as Smida recounts:

“Before I joined *Rojiroti*, I hadn't learnt Hindi. I had no idea about its script, and I could not recognise the alphabet, I only knew Urdu. Since I joined *Rojiroti* I started learning Hindi. Now I can read and write fluently and communicate with those in my village that I couldn't before.¹⁴⁶”

Kanti also noted the change in her education levels since she had joined *Rojiroti*: “I had attended school up to fifth standard, which is nothing, and I had forgotten everything, but after becoming a member I started learning.... Initially I could only write names but now I can read and write.¹⁴⁷” Although there was no formal education programme as part of *Rojiroti*'s operations, it did seem that this was happening as part of women and members running their own groups, as they needed to be able to sign the documents to give and receive loans and to liaise with the banks to save and store their money. Although this was more strongly noted by women staff, it was also considered that these changes had occurred for *Rojiroti* members more generally. Indeed, Rinku noted that this change was bigger for members of *Rojiroti*: “Now a few can read and sign the documents themselves. I cannot say that the entire village has changed, but certainly there is remarkable change amongst *Rojiroti* members.¹⁴⁸”

Increased skills in both literacy and mathematics were also mentioned across the majority of FGDs. The following perspectives shared by a woman in a group that had only formed one year before provides the most comprehensive overview of the skills discussed in the FGDs: “We have learnt mathematics, writing names. All this learning contributes not only to thinking, but also to our way of speaking. Knowledge changes perceptions.¹⁴⁹” This learning was also detailed by a woman in a group that had been running for five years:

¹⁴⁵ FGD #16, 9th November 2017

¹⁴⁶ Interview with Smida Khatun, 22nd October 2017

¹⁴⁷ Interview with Kanti Devi, 28th October 2017

¹⁴⁸ Interview with Rinku Devi, 6th November 2017

¹⁴⁹ FGD #8, 2nd November 2017

“We sit in group of ten members, ten views are given on any topic, this enhances our knowledge. Some of our members have learnt accounting. They keep their accounts updated on their own. This much we have paid back and this much is the balance we need to repay, so they learnt to add and subtract.¹⁵⁰”

Although the focus of this research is on girls’ education, I do not want to understate the impact on women’s own education. Whilst there are clear implications for daughters’ education, women noted a significant shift in their own education.

In these quotations, there is quite a clear mix of perspectives on the role of education in women’s lives, with the more formal process of learning related to literacy and numeracy that is highlighted. However, when women referred to their own education they related it much more to it as raising understanding and awareness, and the ability of knowledge to change perceptions; this is different from the way in which girls’ education was conceived in Chapter Five, which focused on the role of education as leading to improved employment opportunities (Ghose & Mullick, 2014). The way in which women relate learning in groups is to the potential of education to uncover new ways of thinking and speaking with each other appears to be underpinned by a socially transformative agenda. There are therefore two perspectives on the role of education that women shared, in line with approaches to empowerment through better access to jobs and subsequent positive changes, and in education being able to challenge existing inequalities.

Whilst women would refer to *Rojiroti* as a school, their discussions on women’s own education levels reflect a broad understanding of the role of education beyond formal schooling, one woman reflected:

“If 12 people sit together and discuss things, obviously our knowledge increases. We came to know how to sit together, how to talk to people etc. Whenever you [*Rojiroti* group leader] come, you tell us many things which increases our knowledge. Whenever a teacher comes and teaches, the students get knowledge.¹⁵¹”

¹⁵⁰ FGD #14, 9th November 2017

¹⁵¹ FGD #9, 2nd November 2017

This view was prominent across FGDs, with one woman directly contrasting to her life prior to *Rojiroti* as being at a lower grade at school:

“[I] remained in house, what I can do? One cannot learn how to talk to people. It is like Standard One [first year] of school, first we will learn to talk among the members of the group, then with visitors. Thereafter we could talk to people outside the group.¹⁵²”

These two members are from groups that have been running for three and ten years respectively. The link to *Rojiroti* being like a school was also discussed during a FGD with one of the original SHGs in the village where *Rojiroti*'s office was located. Women were reflecting on their understanding and awareness changing since joining when the following exchange took place, Member A:

“Even teachers learn when they go for their trainings, and like this we are also learning. We learn every day... it [group meeting] is like a school for us, and it is adding to our knowledge. We also share our learnings with our family members when we go back to our houses.”

Member B agreed: “Yes exactly”

Member C expanded on this agreement: “Earlier we used to live solely in our houses and were engaged in work within the household. But now things have changed. Our work and our lives have more importance.¹⁵³” During this exchange many of the other women in the group nodded along in agreement, and even interjected to offer support to the views that were being shared.

Whilst discussing the same topic, a conversation in one group explicitly linked access to information they received from group meetings (Section 6.3.3) to being like going to school, Member A:

¹⁵² FGD #20, 10th November 2017

¹⁵³ FGD #11, 8th November 2017

“Before *Rojiroti*, information from outside world was limited as most of us were confined within households. Now we are sitting together which provides information. We know what is required when you sent your children to school. A woman becomes more intelligent by joining the meeting of groups. Now we can go to school, but earlier only husband used to go school.”

Member B felt the same: “it has given information on which schemes are available. What can we get from school? Now we can assess how much is required for maintaining households. When you go directly to school, you get information.”¹⁵⁴ This increase in women’s own education levels has both direct and indirect impacts on their daughters’ education.

Literature using quantitative methods has noted the significant impact of formal maternal education on girls’ education, including in the Indian context (Choudhary & Singh, 2017). It may also have implications for women’s self-confidence and agency, and the extent to which this influences girls’ education is discussed further in Section 7.3.2, and thus cannot only be considered a social resource, but also a building block for the process of transferring awareness into action. Women noted direct effects of their own changing education levels for their daughters. In one group in particular, a woman mentioned how she thought the women of *Rojiroti* had become role models: “They [daughters] become happy when they see us signing or reading newspapers. It’s a type of inspiration for them.”¹⁵⁵ In the oldest group that took part in the FGDs, which was one of *Rojiroti*’s first groups, they linked girls’ recognition of their mothers’ increased education to them becoming more inspired to study and to succeed in education, summarised by one member: “The education and exposure of the mother has helped daughters to aspire for higher levels [of education].”¹⁵⁶

There were also more direct ways in which women in the FGDs conceptualised this link, such as their education giving them the ability to understand and support their daughters with their studies, as reflected by the connection one member made:

¹⁵⁴ FGD #21, 10th November 2017

¹⁵⁵ FGD #25, 17th November 2017

¹⁵⁶ FGD #12, 8th November 2017

“Now we are able to know the progress of our daughters. We used to ask the tutor about our ward’s progress. Suppose they say that today she learnt the initial Hindi alphabet and tomorrow they would know the next ones, this we can understand. Previously we could not understand what they said.¹⁵⁷”

In this group, others had visibly agreed with this member’s perspective. Additionally, on the same topic in another group, there was also agreement between different members, as this exchange demonstrates, Member A:

“Girls and boys go to school. Girls go to coaching, and they do homework in the evening. These changes have come. We did not know how to read and write. After this, we came to know their timetable. We did not know all this before.”

Member B agrees: “Yes, they all are studying. My granddaughter is studying in matriculation and the other is in 7th class... Time is changing and now all are studying.¹⁵⁸” As noted in a recent study in Bihar, changes in girls’ education can occur when mothers believe that they can support the facilitation of whatever they desire for children. By becoming aware of the opportunities available and being able to navigate these better through increased literacy, women had better capabilities in social settings to support education for their daughter (Sharma & Wotipka, 2019).

One woman challenged these perspectives, stating that her own low education levels were a hindering factor in her being able to support her daughter’s education, Member A:

“One who is educated can help their children, but others cannot. As we are not educated, we cannot help them with their homework, but we make them sit to study. If she will sit routinely then she will study something and enhance her knowledge.”

¹⁵⁷ FGD #27, 19th November 2017

¹⁵⁸ FGD #30, 19th November 2017

Member B did not contradict her, but made an effort to stress that they would help to the extent they were able: “Whatever we know we can explain to our daughters.¹⁵⁹” She still noted that she had a role in her daughter’s studying, even though this positive impact cannot be related to her own education nor to her membership of *Rojiroti*, and the quick interjection from another woman in the group clearly indicated women’s prioritisation of sharing their own knowledge and experience with their daughters.

Women’s perspectives which framed SHGs as learning spaces emerged strongly from the data and has clear implications for their lives more broadly. Although the main focus of this study was on the impact this might have on girls’ education, these findings generate a wealth of understanding about women’s perceptions of the role of education in their lives. There are clear differences between women’s references to their own education as raising critical consciousness, allowing them to better navigate and challenge their own oppression and their references to girls’ education spoken of as a way through which to enter the formal labour market, but both demonstrate the different ways in which education can lead to long-term change. Further reflection on the meaning and value of education in different formats in women’s lives is therefore worthwhile, particularly in considering whether education in different forms has the same potential for a socially transformative agenda (Gordon, *forthcoming*).

It seems clear that women consider that belonging to *Rojiroti* has changed their access to social resources, and these are directly linked to a number of positive impacts on girls’ education. In spite of this, many studies have previously argued that an increase in social resources alone are not enough to have long-term positive impacts on entrenched gender roles, such as those which impact parents choosing to support girls’ education (Mayoux, 2001). Cultural barriers related to negative ideas and beliefs around the importance of girls’ education can limit their access to school, as one woman noted:

“Girls get less time [to study] as they have to learn cooking and sewing. These are norms which every girl has to follow once she is married. A few say that if a girl is educated, she doesn't have to work in kitchen, but it is considered a girl's duty to feed her family.¹⁶⁰”

¹⁵⁹ FGD #14, 9th November 2017

¹⁶⁰ FGD #5, 1st November 2017

Social resources alone are unlikely to generate fully positive impacts. An understanding of the potential of women's membership of *Rojiroti* to influence their cultural resources which could challenge negative ideas, beliefs, and perspectives that limit girls' education is thus an important route of inquiry.

6.4 CHANGES IN CULTURAL RESOURCES AND IMPACT ON GIRLS' EDUCATION

Previous research has found that SHG membership has given women increased financial and social resources (also noted in Chapter Five and above) but had limited impact on the gender-based power relationships within the wider community and individual households (Weingärtner & Pichon, 2017). This is the essential linkage between women having increased resources, and being able to use them, as shifting power relationships require changing attitudes and behaviour in the community (Kabeer, 2017). The next part of this chapter considers ways in which *Rojiroti* membership has contributed to a change in cultural resources, which may have implications for shifts in power dynamics that will be explored further in Chapter Seven. In comparison with social resources, 'cultural resources' are harder to define. Previous research, which guides this analysis, noted that cultural resources can encompass women's actual access and future claims to formal and informal rules and institutions, such as rules governing women's mobility, early marriage and access to political space. It is considered that if women have increased access to these, it will enable them to make steps to shape and change their own lives, and the extent to which they can achieve this will be discussed in Chapter Seven (Kabeer, 2011a). Secondly, cultural resources include ideas, beliefs and perspectives, such as the previously mentioned negative connotations associated with girls' education due to their perceived role as a wife and mother (Ramanaik et al., 2018).

One group explicitly noted that cultural changes have occurred since group formation during a discussion about whether their position in their family had changed since they had been *Rojiroti* members. One woman, in referencing her increased position in the family noted that: "Our culture has changed since formation of the group."¹⁶¹ This is arguably the

¹⁶¹ FGD #20, 10th November 2017

most difficult form of resources to attribute to group membership, and it was one of the most contested themes of discussion in the FGDs. Women often contradicted each other about whether changes had occurred due to *Rojiroti*, or due to other outside influences. It is also difficult to then consider the link between the change in cultural resources and the impact on girls' education.

6.4.1 Change in Access to Formal and Informal Rules and Institutions

Changes in Girls' Mobility

A key barrier for women in this context is the limited mobility they are afforded, in many cases due to the *purdah* system. *Purdah* is practised in numerous areas of rural India (Kalpagam, 2008) and includes the seclusion of women from public spaces or from public observation by wearing concealing clothing. Moving away from following the *purdah* system was one of the biggest changes women staff of the organisation faced, most likely due to their fact that their employment with *Rojiroti* required them to travel for work, as Nirasha shared:

“I was scared of coming out of my house before I joined *Rojiroti*, but now I can travel even up to Delhi and come back alone. My communication skills have improved greatly. Now I can speak in public very confidently. My social education has improved.¹⁶²”

This was also likely to be due to the fact they now had the ability to speak to those necessary to use public transportation, which they may not have been able to do before their own education and communication skills had improved. Nirasha was the first staff member of *Rojiroti*, so this large shift in being able to travel to a different state had probably taken place over a prolonged period of time and was unlikely to be something that even other staff members were able to do, let alone group members. In other cases noted by women staff in particular, more than women in FGDs, mobility had also shifted, due to the fact they had stopped following the *purdah* system in order to attend group meetings, as Gyanti

¹⁶² Interview with Nirasha Devi, 21st October 2017

shared: “I am a daughter-in-law who is supposed to follow *purdah* system...I shed the *purdah* and joined this group for the sake of my children.¹⁶³”

Processes of change in social relations as a result of membership of *Rojiroti* cannot be understood outside particular contexts or histories. The mere existence of opportunities for women is not enough to guarantee that an oppressive gender regime will be transformed. This is in line with recent feminist critiques, which have argued that empowerment has been reduced to being an instrument of the neoliberal state to promote its development agenda (Batliwala, 2014). Indeed, the extent to which organisations are able to advance a feminist project for empowerment will depend on whether they are able to engage with gendered power imbalances at the local and national level. Viewed from a critical feminist perspective, an organisation supporting members to enter new spaces without considering the potential consequences, such as gender-based violence, cannot truly represent empowerment, nor social change.

Although a number of other studies found that women leaving their homes to join and participate in SHGs and income-generating activities led to an increase in violence (Goetz & Sen Gupta, 1996), my research with *Rojiroti* found the opposite (Gordon, 2016). Supported by evidence from Section 4.5.3 and as will be explored further in Section 7.3.3, women noted that there was reduced violence as a result of their group membership due to the financial necessity of them joining. They referred to the fact that men understood the importance of their access to loans from *Rojiroti* and their ability to generate an income, and thus supported their group membership. Membership of *Rojiroti* for women was also far preferable than alternative moneylending sources, as explained by one member: “Yes, there is a change in male’s attitude. If we borrow a sum of Rs.1000 [£11], 2000 [£22] or 10,000 [£108] and we are not able to repay in time, then the lenders come to our house and abuse us.¹⁶⁴” Although I had conducted this previous research, I still remained sceptical about whether these practices women had noted had changed as a result of group membership, particularly among groups that had been formed more recently. However, as I was arriving at some of these villages, I observed the support of men in finding a place for the group to meet, fetching mats for the meeting even before I would have been noticed by those in the village. This supported women’s testimonies from previous research that men

¹⁶³ Interview with Gyanti Devi, 28th October 2017

¹⁶⁴ FGD #4, 31st October 2017

were actively supporting group meetings, and I felt confident that, in many cases, when my arrival had not been mentioned in advance (as the FGDs were part of the SHG meetings), this did not seem to be for show.¹⁶⁵

Indeed, this shift in male attitudes to women's mobility was also noted by Pratiba:

“Before joining the group, women were exploited by male members of the family, and they were not allowed to step outside of the house alone. I used to be abused if I ever stepped out... but after I joined *Rojiroti*, I started coming out of the house and attending meetings. Now I am not dependent on my husband and I don't even seek his permission anymore. Now I am free to move anywhere that I want for my work, up to a 15km radius, and can go on motorbike. Members can also fulfil their requirements without informing their husbands, so they are independent.”

Based on previous research with *Rojiroti* (Gordon, 2016) and conversations reflected in my research journal, *Rojiroti* families were extremely poor when they first joined, and it was a common occurrence for women to have to borrow money for basic consumption purposes. As a result, the group could have changed male perspectives on women's engagement in the public sphere as it directly resulted in a new safety net, in the form of *Rojiroti* loans. In the previous research that I had conducted with *Rojiroti*, women in multiple FGDs referenced this point as having changed male attitudes to their mobility (Gordon, 2016). As noted by empowerment theorists, men play a critical role in shaping trajectories of women's empowerment. Kabeer (2011b) found that male support for women's work and activities in the community can enhance the transformative potential of such work.

The significance of these findings, for conceptualising and theorising processes of change in social relations are related to the postcolonial feminist argument for truly understanding women's own experiences and contexts. In this situation, the alternative consequences of women not joining the organisation, meant that households reconsidered the potential of women being able to move and engage with *Rojiroti*'s SHGs, but this likely would not be the case in all settings. For social relations to shift, power must be

¹⁶⁵ Notes from Research Journal, 7th November 2017

redistributed and, in many cases, those in positions of power are reluctant to relinquish it. However, in this situation, whilst men might lose some power, their own position within national power structures determines that they perhaps have less to lose than others, and thus the benefit of a safe and flexible source of moneylending is worth this exchange.

There are a number of ways in which women's improved mobility might influence girls' education. Firstly, changing perceptions about the mobility of women and girls might enable them to travel further to school. The perspective of many women in the FGDs was that girls were now able to travel more than they could before, as articulated by one member:

“Earlier girls were not educated above 8th standard, but now we keep our girls in Patna [nearest city]. Do you not see that? Loans from *Rojiroti* gives us comfort to do that. Educated girls are getting equal remuneration in jobs, so more education to girls is beneficial. Now girls are using bicycles to go to school. We were not allowed to do that earlier.¹⁶⁶”

It appears that whilst *Rojiroti* was attributed to this change, it was more due to the financial resources provided and cultural shifts had happened alongside, which were not directly attributed to group membership. The ability to cycle to school is likely to influence their educational outcomes. For example, one study in Bihar has noted the impact that girls' access to bicycles can have on their success in school (Muralidharan & Prakash, 2013). This raises a note of caution that these changes may be occurring regardless of *Rojiroti*, due to government schemes offering bicycles which changed the acceptability of girls cycling to school. Pratima demonstrated this in her tragic example: “My daughter died in an accident while going to the school on her bicycle, so it is clear that girls are taking high risk to get education and their parents support this.¹⁶⁷” *Rojiroti*, whilst perhaps providing greater financial resources to support women's access to bicycles, did not appear to have any specific impact on the cultural changes that enabled them.

¹⁶⁶ FGD #15, 9th November 2017

¹⁶⁷ Interview with Pratima Devi, 22nd October 2017

Girls' ability to travel for education was a particularly contentious area in the FGDs. Many women spoke of changes in girls' ability to travel for school, but when discussing the barriers to girls' education, girls' inability to move around the region in the same way as boys was consistently mentioned: "In the remote areas, social aspects can cause many barriers... boys can roam freely but a girl has lots of restrictions."¹⁶⁸ Others indicated that the informal rules regulating girls' mobility might be changing. For example, one woman noted that two girls in her family were able to live in the nearest city to attend higher levels of study, Member A: "Two girls in my family live alone in a hostel, but the guardian goes with them to bring them home."

Another woman responded, Member B: "That's what I am saying. There is difficulty in the path of education for girls." Later in this FGD, other women reflected on this point during a discussion about how feasible it was for girls to travel to study.

Member C was clear on this issue: "Yes, the girl will also go [to college]. She will live in Patna in a rented room."

Member D agreed but gave certain caveats: "Someone will go and stay with her. Girls from our locality are living in Patna for their study."

Member C responded and reiterated her original point: "If a girl has to live in Patna she can also live alone."¹⁶⁹ It is clear from this conversation that there was disagreement about whether girls could travel easily for educational purposes. Generally, travelling to education further away was still deemed difficult. In local areas, their ability to move for education had changed, although this still varied, as one exchange between two women demonstrated, Member A: "A grown-up girl cannot go alone. She will need someone to go with her... Girls can go to school and coaching alone in local areas, but they cannot go far away."

Member B agreed: "See, my son has gone somewhere by bicycle, but my daughter is staying at home. When her teacher will come to teach her, she will come to call me."¹⁷⁰ Whilst there did appear to be some change, it is worth considering whether the change is largely in social

¹⁶⁸ Interview with Pratiba Kumari, 21st October 2017

¹⁶⁹ FGD #14, 9th November 2017

¹⁷⁰ FGD #20, 10th November 2017

relations in the familial sphere, related to the benefit of women accessing *Rojiroti* loans. The considerations about girls' ability to travel for education were linked to concerns about violence, indicating that even if social change has occurred at the household level, there are still entrenched gendered power structures in the community. Even though there were positive impacts on girls' education as exemplified, it is very difficult to link this to membership of *Rojiroti*. It appears this is a wider change in women's cultural resources, rather than something *Rojiroti* members alone experienced. However, other shifts did seem to be more prevalent among *Rojiroti* members, such as decreasing support for child marriage.

Decreasing Support for Child Marriage

One significant barrier preventing girls from completing schooling is the informal rules related to marriage, noted in the literature related to the experience of scheduled caste girls in particular (Ramanaik et al., 2018). Many of the women in the FGDs talked about the changing norms and informal rules about the age girls could get married, and how they had become aware of these due to interaction with *Rojiroti* leaders. Whilst discussing explicitly the issue of early marriage, one woman stated:

“*Didi [Rojiroti group leader] explains to us that when a girl turns 18, only then she can get married... if marriage happens before 18 years then the police will catch you and you will have to go to prison.*¹⁷¹”

A woman in another FGD noted the same during a conversation on this topic:

“*Yes, we discuss this in the group. The girl will get married only after 18 years. If one says that they would marry her daughter at 14, then others say that it is wrong. Let the girl go ahead who is still studying.*¹⁷²”

This has huge implications for girls' education as the global literature shows both the devastating impact that early marriage can have on girls' educational prospects and the protective nature of increased education on reducing the number of child marriages

¹⁷¹ FGD #29, 19th November 2017

¹⁷² FGD #18, 10th November 2017

(Wodon et al., 2017). In this case, it is interesting to consider ideas of feminist leadership noted above in 6.2.4. A recent study considered the need for “creative collaborations that influence social norms, deep cultures, structures and processes are necessary for transformative leadership to advance women’s rights” (Wakefield, 2017: 16). Arguably, the introduction of these topics by group leaders represents the less-tangible ways of demonstrating transformative leadership, namely connecting purpose and values to action, nurturing relationships and collaboration and cultivating new approaches to decision-making (Wakefield & Zimmerman, 2020). It is through their close personal relationships, and the trust that women have in them, that *Rojiroti* group leaders are able to connect conversations about girls’ futures to the importance of challenging child marriage. This is significant for understanding the processes of change in social relations, as it is clear that this process has the potential to be transformative when it comes from those embedded within the community, and in this case women leaders of *Rojiroti* are of paramount importance.

Many women in the FGDs also explicitly related these changes in the informal rules that have previously governed girls’ marriage to their membership of *Rojiroti*, firstly through the information they have received from the group about the legality of child marriage. Secondly, women mentioned the fact that social pressure from the group members can encourage them to ignore outside norms and rules about marriage and to prioritise girls’ education, as exemplified by one woman’s perspective during a long discussion about the marriage of daughters:

“When we attend the meeting, if someone says that this year, I want to marry my daughter, then others say no. You should wait two years till she passes her exams. We discuss the same with 12 members of the group. If the girl is studying, let her complete her study, she is not getting too old.¹⁷³”

During the same discussion women debated the average age of marriage, agreeing that before it had been lower, either ten, 12 or 14, but that now it was later. Interestingly, half the woman thought the average age was 18, whilst others thought it was later than 20.

¹⁷³ FGD #28, 19th November 2017

Many did not link the change in acceptance of child marriage to *Rojiroti* membership. In these FGDs, women noted that the reduction in support for child marriage is related to changes in education itself, as this discussion shows, Member A:

“Earlier, girls were getting married even very young. But now if she turns 18 then she would be married. They are not getting married below 18 years because of their studies. In fact, it may be 20 years.”

Member B followed, explaining why this might have been the case:

“They are not getting married below 18 years because of their studies... Now, guardians also get awoken, first they educate their daughter and then they think about their marriage. But earlier they didn’t think to educate them, their first priority was marriage. If my daughter fails her examination, then first-of-all I will get to take a re-examination, so that she can pass. Thereafter we would think about her marriage.¹⁷⁴”

It appears then that a changed focus on education has influenced norms related to child marriage. This was one woman’s perception, which was not challenged by other members of her group:

“My daughter is studying in class nine. Suppose if I get her married, she would go to her husband’s house, then there is little chance that the groom’s family will provide education to my daughter. So, we let them complete their education; thereafter their marriage will take place.¹⁷⁵”

In a number of FGDs, women attributed these changing norms to the government and its implementation of formal rules that do not support child marriage, rather than as a result of *Rojiroti* membership, as one woman shared:

¹⁷⁴ FGD #29, 19th November 2017

¹⁷⁵ FGD #27, 19th November 2017

“Besides many girls died due to their early marriage so people avoid it. Our government has made it illegal to marry a girl below 18. Every day it is mentioned in newspapers, radio and television. The person who will be accused of doing so will be sent to jail.¹⁷⁶”

Other groups noted that government campaigns had become more prominent on this issue, and one member summarised how this had led to changing beliefs and ideas on this issue:

“Now the government is implementing it seriously. Earlier very few people knew about this. Now it is advertised... Earlier people were not so aware and educated so they married their girls in early ages, but now they are aware. Their mind has been opened, so they realise that girls must be married after 18 only.”

In relation to the perspectives outlined in 6.3.3, the fact that women had greater awareness of the government’s position on child marriage, and the formal rules that underpin this practice, could be linked with the information that is shared as part of group meetings. Given that child marriage has long been illegal in India,¹⁷⁷ the changed access to information on this matter for women may be due to discussions within *Rojiroti* SHGs, or the improvements in their own education (Section 6.3.4). This link was not explicitly made by any group members though.

An interesting trend is that there was little disagreement within groups about what had led to lower rates of child marriage. In groups that cited information from *Rojiroti*, this was the only cause of change mentioned. For those that noted the higher education requirements, this was the only factor referenced, and for those who referred to government policies and promotion, this was the sole factor associated with this changing cultural norm. This might then imply that there were some group dynamics involved and that once one potential reason was suggested, it did not leave room for other suggestions. This is important to remember, as it is likely a combination of these factors was influential in shifting perspectives on child marriage. It is also interesting, as on other issues, such as girls’ mobility, or what the most important change had been since joining *Rojiroti*, women

¹⁷⁶ FGD #23, 11th November 2017

¹⁷⁷ Child marriage has been illegal in India since the 2006 passage of the Prohibition of Child Marriage Act. The legal age of marriage was raised to 18 in 1978.

quite happily would disagree with, or contradict each other, and so this did not seem to be as a result of an unwillingness to challenge each other's opinions.

Additionally, it must also be noted that in two separate FGDs and in one interview, women disagreed that child marriage was no longer something practised by those in their communities: “We have been doing child marriage since before formation of group. Now some people insist on adult marriage, but the situation has not changed a lot. In fact, it is our compulsion.¹⁷⁸” This group had been running for over seven years, so it is unlikely this perspective comes from a lack of financial or social resources mentioned above. It was also noted by Ajmeri: “It has improved, but still a few people practise it. Mainly women have realised the problem of child marriage. Due to lack of social security girls are married early. This condition is improving slowly.¹⁷⁹” This clearly has implications for girls' education and also indicates that, whilst there may be changing norms surrounding marriage, it will still take time before these informal rules are overcome entirely. As noted in other contexts, involvement in consciousness-raising might hold potential for greater change in levels of child marriage.¹⁸⁰

In relation to shifting norms and rules around women's and girls' ability to travel and avoidance of early marriage, it is clear that in spite of some changes, it is hard to link this directly to the work of *Rojiroti*, particularly in relation to girls' education. This is because there is often an intermediary stage, whereby these shifting norms change the ideas, beliefs and perspectives of communities and families about the importance of girls' education. It is therefore imperative to look at whether *Rojiroti* has influenced women's (and other community members') ideas, beliefs and perspectives on girls' education.

6.4.2 Change in Ideas, Beliefs and Perspectives

Women in all FGDs referred to the rapidly changing ideas, beliefs and perspectives that they personally had in relation to the importance of girls' education. A number of reasons are addressed and assessed below, particularly in relation to whether *Rojiroti* influenced this change in cultural resources. The subject of changing parental attitudes to education

¹⁷⁸ FGD # 9, 2nd November 2017

¹⁷⁹ Interview with Ajmeri Khatun, 28th October 2017

¹⁸⁰ <https://www.girlsnotbrides.org/wp-content/uploads/2014/12/Girls-Not-Brides-Theory-of-Change-on-Child-Marriage-1.pdf>

from this research is discussed in greater detail in a paper (Gordon, *forthcoming*). This paper also reflects on the considerations of the role of education noted earlier in this chapter, particularly the way in which girls' education is often conceptualised as a route through which to achieve greater earnings and status.

Discussions in Group Meetings

One reason mentioned for women's changed perspectives on girls' education was connected to the discussion of related issues within group meetings, as this member notes:

"I tell the other members of the group that I could not educate my daughters, but you people must educate your daughters so that they can prosper. When *Didi* [*Rojiroti* group leader] came then we organise the meeting. *Didi* also encouraged us to educate our daughters.¹⁸¹"

This was noted in a number of groups, and in one a conversation reflected on how this might change women's perspectives on girls' education. Member A begins: "in every meeting we discuss about our children's education and especially girls' education..." before Member B interrupts and continues:

"The members are asked since they are borrowing from the group, whether they are educating their girls or not. Our coordinator tells the members that to construct a house is not as important as educating our children. First you borrow for your children's education, later for other works. It's the education which can remove poverty, so give first priority to the education of your children.¹⁸²"

Later in this same FGD, a member linked the increases in knowledge (noted in Section 6.3.2) to the changed attitudes:

"...with increase in resources and knowledge, our attitude changed completely. Now we are morally bound to educate both of them

¹⁸¹ FGD #28, 19th November 2017

¹⁸² FGD #14, 9th November 2017

equally. Earlier we sent our girls to government schools, but after group formation we have been sending them to private schools.¹⁸³”

This group had been operating for about seven years, so long enough for norm change to occur, but as noted earlier, this group had one member who had previously worked for *Rojiroti* and now worked in a school. This would likely mean that education was at the forefront of her thinking and could have influenced the group’s discussions and subsequently the changed attitudes. This might not be the same for all groups.

Attitudinal shifts were mentioned by staff members and were also linked to a better understanding of the importance of education, as Gyanti shared:

“By being an active member [of *Rojiroti*], interacting with people and attending meetings, it helped me to change my attitude towards girls’ education. Now I know that it is only education which will help us to grow in life and improve my status in society.¹⁸⁴”

The change in idea about the importance of investing in girls’ education was often noted, and the change in belief about the potential of education to change life trajectories was also linked to group discussions by Amrita: “Yes, we discuss it [girls’ education] at length. We understand that what we are facing today is because we are uneducated. We do not want our daughters to face the same situation. Education brings happiness and recognition.¹⁸⁵” As well as promoting education through discussions, Amrita also reflected that the: “group provides social pressure to the family where daughters are not allowed to go to school.¹⁸⁶” Social pressure likely takes the form of encouraging families to enrol girls in school, as this was mentioned by a few group leaders in informal discussions we had. They noted that if they were aware that members of their group were not sending daughters to school, they would explain the benefits of educating girl children.¹⁸⁷ In line with the above discussions, this is likely to be related to the promotion of girls’ education as being the most important investment that women should make. The resulting change in mothers’ motivation for their daughters’ education is likely to have a positive impact on girls’ education (Dréze &

¹⁸³ FGD #14, 9th November 2017

¹⁸⁴ Interview with Gyanti Devi, 28th October 2017

¹⁸⁵ Interview with Amrita Kumari, 21st October 2017

¹⁸⁶ Interview with Amrita Kumari, 21st October 2017

¹⁸⁷ Notes from Research Journal, 2nd November 2017

Kingdon, 2001). The influence of the group discussions has clearly had some impact on mothers' thinking about their girls' education, although whether this can be directly attributed to *Rojiroti* is perhaps contested. As part of the discussions about the way in which being members of groups had contributed to changing ideas and beliefs related to girls' education, the role of *Rojiroti* staff was considered, both in promoting education through the groups, but also in relation to their position as role models.

Existence of Role Models for Girls' Education

Women leaders in *Rojiroti* are often women from similar social groups, who are earning, moving, and benefiting from improved education. Both the staff themselves and women in FGDs noted that interaction with group leaders and with outsiders through group membership has helped them to greater realise the value of girls' education: "We, the working women of *Rojiroti* are role models for educating girls."¹⁸⁸ Nirasha also reflected on being a role model for girls' education: "With the help of proper education, these mothers say these girls will become like 'Madam Nirasha' and can earn money and respect."¹⁸⁹ Role models related to *Rojiroti* were noted as changing perspectives and aspirations for girls' education in the FGDs, as one woman mentioned: "We have already said that when they [daughters] see us attending the meetings, they get inspired. They see she [*Rojiroti* group leader] comes to lead the meetings, so we tell them that madam leads the meeting because she is educated."¹⁹⁰

Women who had been involved in *Rojiroti* and subsequently gained greater levels of education were also acknowledged as having led to changed beliefs about the value of education in this conversation, with Member A explaining her perspective first:

"In the initial days of group meetings, when we saved only 2 Rs [2p] per week, I told my daughter that then my niece was there to note down my savings but, when she would be married, who would be there to note this down if she did not study. Besides, I told all the children in my hamlet to study, otherwise when Soni *didi* [my niece] would not be there, who would

¹⁸⁸ Interview with Pratima Devi, 22nd October 2017

¹⁸⁹ Interview with Nirasha Devi, 21st October 2017

¹⁹⁰ FGD #20, 10th November 2017

do all that as she kept the account of all the members of the group. This motivated the children and now almost all of them are getting educated.”

Member B responded by affirming: “Our awareness regarding education has increased due to the group.¹⁹¹” In three separate FGDs, women also noted their exposure to people from other places shifting perspectives on girls’ education. A dialogue in one of these FGDs demonstrates this, Member A: “If she [Rebecca] wasn’t educated, then how she could be here before us. So, we will educate our girls more.” Member B considered this, and added her perspective:

“Since now our girls will be influenced by the group because they have seen that *Didi* [Rebecca] has come from a distant place after getting higher education, she has set an example for them. This will impact them in a very positive manner, and they will also try to reach that level.¹⁹²”

Although not explored extensively in the literature on girls’ education, one article has previously noted a positive impact from public female role models on girls’ education in India, where the gender gap in adolescent educational attainment was erased in areas of rural India after quotas for women in local government structures were introduced (Beaman et al., 2012). A recent study on gendered aspirations for education in Bihar also noted the importance role models to increase aspirations for girls’ education (Sharma & Wotipka, 2019).

Understandably, not all these changed perspectives on girls’ education were directly linked to the work of *Rojiroti* through their promotion of education or through their staff being role models who influenced educational aspirations. For example, one woman disagreed with others in her FGD, and attributed change to wider cultural shifts:

“My opinion is little bit different. I think no bad thing can happen. How far can a girl go? When she will join a job, won’t she do the job? There is no difference, if problems exist, it is for both boys and girls. Now

¹⁹¹ FGD #1, 30th October 2017

¹⁹² FGD #19, 10th November 2017

girls are riding bikes, driving cars, where is the problem? Now our government is providing bicycles to girl students. They don't remain in *Ghunghat* [hiding face]. The path of girls' education is not zigzag. It depends on girls only which path they follow, the straight one or the zigzag. *Didi* [Rebecca] has come here, who is accompanying with her? Neither her mother nor her father.¹⁹³”

This demonstrates the complexity in understanding changed perspectives on girls' education and what has influenced them, with reflections about changes in government provision, access to jobs and reference to learning from the experiences of others. It is clear that there were a number of outside influences, beyond *Rojiroti* membership, on the belief in the importance of girls' education.

Changed Perspectives on Girls' Employment Potential

Perhaps unrelated to *Rojiroti* but reflective of wider cultural shifts, was the change in perspectives on girls' employment potential. Indeed, most frequently mentioned in influencing women's changed ideas, beliefs and perspectives on girls' education was the increased awareness of the potential of girls' education to lead to better jobs: “Because girls are progressing, they can get job in police, teaching, *Anganwadi* [childcare centre] etc. This way the future of our daughters will be bright and settled. That's why we are educating our daughters more than our sons.¹⁹⁴” This viewpoint was shared by another woman later in this FGD: “Now there is more possibility of getting jobs for girls, therefore we want to educate our girls more and more¹⁹⁵” and mentioned in other FGDs, such as this woman's perspective: “educated girls are getting equal remuneration in jobs so more education is beneficial.¹⁹⁶” In line with previous literature, which has demonstrated the positive impact that parental knowledge about job opportunities can have on girls' access to education in India (Jensen, 2012), mothers having greater awareness about girls' earning potential appears to have led to greater support for educating their daughters.

¹⁹³ FGD #20, 10th November 2017

¹⁹⁴ FGD #28, 19th November 2017

¹⁹⁵ FGD #28, 19th November 2017

¹⁹⁶ FGD #15, 9th November 2017

Given that parents from low castes are only about half as likely to believe that the prospect of a good job in the future is a reason to educate their daughters (Bose & Bose, 2009), there might have been an influence from *Rojiroti* membership that supported women's information about the job opportunities available for girls, as noted above in Section 6.3.3. On the other hand, there was also direct evidence from both *Rojiroti* staff that this wider attitudinal change towards girls' education was not limited to members of their SHGs but was happening everywhere: "The attitude regarding girls' education has changed everywhere, it is not restricted only to the members."¹⁹⁷ This was also noted in one FGD as a woman responded to a wider discussion about whether educational aspirations were different since they had joined *Rojiroti*, contradicting other members: "People who are not in *Rojiroti*, they also providing education to their children. So, it would not be right to say that the change in thinking is only in the group. The change in thinking and attitude is equally everywhere."¹⁹⁸ Therefore, the perspective on the importance of education for employment prospects could be due to wider cultural shifts. Additionally, one woman noted that, although job prospects influenced her perspectives on girls' education, her desire to support her daughter was more holistic, which potentially reflects the conceptualisation of education as raising critical consciousness:

"We want to educate both of them equally, if a girl will be educated, she could also get a job. If she doesn't do a job yet the knowledge she would get cannot be snatched. That will always remain with her. If she will be educated, she can go anywhere. See, I am not educated, I am sitting here blind, I am not understanding what is written here. Minds get open with education."¹⁹⁹

Changing Requirements for Marriage

One of the factors influencing changes in ideas, beliefs and perspectives related to girls' education that is not associated with *Rojiroti* membership was mention of the changing expectations for marriage. Women in all FGDs mentioned that perspectives on girls' education and the marriageability of girls had changed, as one woman's perspective exemplifies:

¹⁹⁷ Interview with Suraykanti Devi, 21st October 2017

¹⁹⁸ FGD #7, 1st November 2017

¹⁹⁹ FGD #6, 1st November 2017

“We are now more motivated towards girls’ education. If a girl is not educated and you go to someone with her marriage proposal, the first question that is asked ‘is the girl is educated or not’? So, girls’ education has become necessary.²⁰⁰”

However, one group related their knowledge on the importance of girls’ education for marriage prospects to information from group meetings:

“We discuss that girls’ education is important, without education their marriage becomes problematic. See, my daughter is in 10th, she is continuing to her intermediate [beyond compulsory studying]. Yet, I am facing problems in her marriage negotiation. For three years I have been seeking a suitable boy for her. What can be said of an uneducated girl? To get an educated husband, the girl must be educated.²⁰¹”

This was one of the more longstanding groups, having formed over 12 years ago, and so the likelihood of these discussions occurring were perhaps higher in these groups. Furthermore, this shift cannot be attributed to the work of *Rojiroti* but is arguably part of a wider cultural change. A recent study in Bihar also found that mothers focused on girls’ education as they wanted them to have better lives than their own, including related to their marriage potential (Sharma & Wotipka, 2019).

The alternative view was also given that in spite of these changing societal perspectives related to requirements of educating girls for marriage, educating a girl further can also cause problems for marriage, particularly due to her family’s marginalised economic status, which one member explained:

“When a girl has passed inter [examination at the end of secondary school] or graduation [tertiary education], we have to find a boy who is graduate or M.A, but they demand a dowry of Rs. Five lakhs [£5000]. We are poor people; how will we manage?²⁰²”

²⁰⁰ FGD #27, 19th November 2017

²⁰¹ FGD #1, 30th October 2017

²⁰² FGD #16, 9th November 2017

She was not contradicted in the group, indicating that financial barriers in relation to marriage still had the potential to disrupt educational aspirations. Furthermore, Ajmeri acknowledged that negative ideas about girls' education due to their likelihood to leave home after marriage still remained: "Boys remain in the same family and girls go to different families... these idiotic thoughts from generations have been forced on us."²⁰³ Additionally, while it is clear that there have been positive shifts in the ideas, beliefs and perspectives on girls' education, which some women attributed directly to their membership of *Rojiroti*, it cannot be overstated how important the financial resources are in influencing and interacting with these factors, as one woman stressed when explaining why members might focus more on girls' education now than before: "By observing the benefits of girls' education. Money changes people's thinking, money can resolve many problematic issues, this is the fact. That's why people changed their mind."²⁰⁴

6.5 CONCLUSION

Building social and cultural resources takes longer than the financial resources noted in Chapter Five (WHO, 2009). However, membership of *Rojiroti* has clearly had an influence on women's social resources, particularly in increasing their social networks which are vital for problem solving and moral support for girls' education. As Batliwala (1993) argued, social networks in particular provide the foundation for women to be able to challenge gender structures that have previously denied them power within their communities. The solidarity that can be gained through building relationships on shared experiences, which were resources noted by *Rojiroti* members, can be instrumental to achieving strategic gains within individual households and communities. In other studies, these relationships were essential for women's ability to confront relationships of power within their community, explored further in Chapter Seven (Kabeer, 2011a; Kabeer & Huq, 2010). Additionally, the importance of access to increased knowledge, including specific information about girls' education, was widely recognised. One of the key findings of this chapter is the role of *Rojiroti* as being a 'school' for women. The majority of the women participating in this research referred to positive changes in their own education levels and credited these changes to *Rojiroti*. There were also subsequent impacts on their daughters' education related to mothers' abilities to support their studies and to inspire them. This is critical for

²⁰³ Interview with Ajmeri Khatun, 28th October 2017

²⁰⁴ FGD #17, 9th November 2017

the overall process of change that empowerment theorists have conceptualised. Increased education has the potential to 'liberate' women from their perceptions of themselves as being powerless, or even inferior, which would limit their ability to convert resources into their desired outcomes, or even have the ability to make strategic life choices (Batliwala, 1993; Kabeer 1999).

Whilst much more difficult to determine and to attribute to *Rojiroti* membership, there is a complex interplay between increased social resources and changing cultural resources. Women mentioned shifts in their access to formal and informal rules and institutions, such as changing norms on mobility and marriage, and ability to access information to government policies; this access may have been partly due to *Rojiroti*. They also noted the discussions and social networks provided by *Rojiroti* as influencing positive shifts in ideas, beliefs, and perspectives related to girls' education. Whilst there were some linkages to the work of *Rojiroti*, particularly in group discussions and promotion of girls' education in group meetings, these shifts were also linked to greater understanding of girls' employment prospects and marriage expectations, which seemed to occur more widely than for *Rojiroti* members alone. These might begin to indicate the shifts in power and social norms that empowerment theorists consider to be vital for long term changes in gender relations. In line with previous research with grassroots organisations the community-based networks, and potentially the transformative leadership from trusted and embedded group leaders was able to support women in shifting social norms which was crucial for women to truly achieve their desired outcomes without constraint (Subramaniam, 2011).

It is also worth noting that there are still cultural barriers to girls' education in the region, particularly around the prioritisation of boys' education due to marital expectations. Unless women are able to act and utilise the financial, social and cultural resources they have to challenge these norms, in order to support their daughters' education, long-term change will be slow. Crucial to the ability to disrupt power and control within communities and dismantle these barriers to girls' education, is whether women have individual, and more importantly, collective agency (Kabeer et al., 2019). The next chapter focuses on women's perspectives of ways in which *Rojiroti* membership may have promoted greater agency and whether this has led to changing power structures, or in light of the findings in this chapter, whether they are able to translate their awareness of oppressive structures, into action to challenge them.

CHAPTER VII: MOTHERS' INDIVIDUAL AND COLLECTIVE AGENCY AND GIRLS' EDUCATION

“If it [Rojiroti] stops our wings will be broken.”²⁰⁵”

7.1 INTRODUCTION

The previous chapter presented the perceptions of women on the influence that *Rojiroti* has exerted on their social and cultural resources, and the related and subsequent impact of these resources on their ability to support girls' education. Overwhelmingly, women noted that being members of the organisation had given them access to previously unavailable or inaccessible social networks, helping them to tackle problems that arose in their lives. Membership has also given them new knowledge, skills and information which had improved their own education levels. All of these had enabled them to better support and navigate challenges related to girls' education. Noted to a lesser extent was the changing cultural environment, particularly norms and informal rules about girls' education or indirect influences on girls' education such as early marriage. Although women associated some changes in attitudes towards girls' education as due to their membership of *Rojiroti*, wider norm change is more difficult to directly associate with the group.

Although Chapters Five and Six have demonstrated that women perceive that their access to financial, social and cultural resources has increased and the influence this has had on girls' education, women's ability to use resources for the goals they desire is tied strongly to women's agency (defined in Section 2.6). Critical literature on microfinance asserts that whilst changes in resources might occur for women, often they are limited in their ability to actually use these resources for their own gain, so this is a particularly pertinent route of inquiry (Kabeer, 1998). Given these critiques, this chapter seeks to explore changes in women's individual and collective agency that may have enabled them

²⁰⁵ FGD #25, 17th November 2017

to use their newfound financial, social and cultural resources for the goal of supporting girls' education answering the question: *What can we learn from participants about Rojiroti's influence on their individual and collective agency, and what effect has this had on girls' education?*

There are considerable theoretical debates and understandings of the concept of agency, and how this relates to empowerment. Gita Sen (1997) referred to agency as women's control over the resources they have access to. Agency can be individual or collective (Rowlands, 1997; Mayoux, 2001). Individual agency comes from increased confidence and awareness of choices and rights, widened aspirations (as noted in Section 6.4.2) and the ability to transform aspiration into action through power over income, and increased role in decision-making in the household. However, agency that is conceptualised as being located in an individual's ability to make different choices has been critiqued by feminist theorists for its 'abstract individualism.' Indeed, while individual agency can lead to changes in individual's ability to shape their own life trajectory, it is insufficient to bring about wider structural changes, and so women will still experience barriers to achieving their goals. In the case of girls' education, mothers may become more able to support girls' education, but violence that girls may experience in schools will not necessarily be challenged.

Postcolonial feminist frameworks provide yet another alternative to theorising agency, focusing on the historical context of relations between and within nations (Mohanty, Russo & Torres, 1991). Decolonial feminist articulations of agency focus on acts of defiance and resistance, on overcoming forms of oppression that previously made women unable to make free choices (Ozkazanc-Pan, 2018). In this conceptualisation, collective action becomes central to any notion and possibility for change and provides the possibility of agency arising from the actions of many, cognisant of the fact that gender system change will require collective efforts and voices. Collective agency comprises of the potential for social mobilisation and alliance building to create change. This fits in with understandings of empowerment, not as a goal, "but as a foundational process that enables marginalised women to construct their own political agendas and form movements and struggles for achieving fundamental and lasting transformation in gender and social power structures" (Batliwala, 2014). Batliwala notes the need for transformations in consciousness (noted in Sections 6.3.3 and 6.3.4), coupled with collective action to constitute the means through which to challenge power relations, in a far more meaningful way than pathways noted in

the “discourses of empowerment-lite.” Therefore, this chapter recognises the importance of collective agency as supporting the process through which women are able to transform oppressive gender and social power structures. Firstly, this chapter will unpack operating mechanisms of *Rojiroti* that might support changes in agency, before addressing impacts on individual agency and potential subsequent effects on girls’ education, lastly considering collective agency.

As in Chapters Five and Six, this chapter focused on three of the preliminary codes noted in Section 3.8.2: ‘*Rojiroti* Microfinance,’ ‘Agency’ and ‘Girls’ Education.’ As with Chapters Five and Six, the next stage of coding was inductive. Under ‘*Rojiroti* Microfinance’ the key theme found was *focus on female decision-making*. Under ‘Agency’, firstly two subsequent codes of ‘Individual Agency’ and ‘Collective Agency’ were developed. The key themes under ‘Individual Agency’ were *increased independence, increased confidence and communication, value change in family, role in decision-making* and *control over loans and household expenditure*. Under ‘Collective Agency’ the key themes were *changing value of women in society* and *greater potential for collective action*. The same themes were then coded under ‘Girls’ Education.’

7.2 WHAT MAKES ROJIROTI LIKELY TO CONTRIBUTE TO INCREASED INDIVIDUAL AND COLLECTIVE AGENCY?

As with Chapters Five and Six, it is important to consider whether there are any specific differences in the way in which *Rojiroti* operates which might specifically lead to a greater change in women’s agency. Arguably, a lot of these key features were outlined in Chapter Six, as the features that lead to greater social and cultural resources are likely to influence both individual and collective agency, demonstrating the complexity of understanding the processes of empowerment and change as being situated in solely one of these pathways. Those that are relevant include the fact that women from the local community act as group leaders and as role models, which has the potential to change perceptions of women. One mechanism that could specifically influence women’s agency is the fact that women make decisions about the loans themselves, and thus have to engage in negotiations and discussion about loans and repayment: *“Rojiroti is not similar to other groups, they have male members, and the both husband and wife have to sign for the loan. Rojiroti is an*

entirely female group and the women decide about the loan.²⁰⁶” The requirement of *Rojiroti* for women to detail how they will repay the loan, as part of the group decision-making structure, may support women in developing negotiating skills that they can use within household financial discussions. This is outlined in more detail in section 7.3.4 below.

It is worth reflecting on features of *Rojiroti*'s approach which might also inhibit or restrict women's agency. For example, whilst highlighted by some women in Chapter Five as being a positive feature, *Rojiroti*'s provision of predominantly smaller loans was conceptualised by one member as limiting women's own freedom to take loans for bigger purchases:

“Suppose if I have borrowed from [three other microfinance organisations mentioned], I can borrow as per my requirement, even 50,000 [£540] and 100, 000 [£1090]. But in the group of *Rojiroti* we can have a maximum loan of Rs. 10,000 [£110], 15,000 [£163] or 20,000 [£220], not more than that. So, if we need huge sum of money, we would borrow from [other microfinance organisation].²⁰⁷”

This group had been part of *Rojiroti* since 2009 and so had likely built up some financial resources at this point. Therefore, this restriction on the size of loans was perceived to inhibit their ability to fulfil their desired aims. By stating that they look to other microfinance organisations to gain access to bigger loans, this woman's perspective demonstrates the fact that, at a certain point, the smaller and more manageable loans that *Rojiroti* offers hinder their choices in what to borrow and how to spend their loans.

7.3 INDIVIDUAL AGENCY

7.3.1 Increased Independence

A defining feature of women having individual agency is related to their ability to make free and informed decisions of their choice, or in other words, their independence to act on their desires as they wish, using the resources of their choice to do so. This is an important

²⁰⁶ Interview with Sudha Devi, 22nd October 2017

²⁰⁷ FGD #7, 1st November 2017

part of both Kabeer and Batliwala's framing of empowerment, as there is a distinct difference between women's potential to make choices in their lives, and their actual ability to do so. In particular, independence can influence women's sense of self-worth and identity, and their capacity to question the subordinate status assigned to them and exercise strategic control over their lives (Kabeer, 2017); this potential can be linked to the rise in critical consciousness noted in Section 6.3.4. Prominently noted in all the one-on-one interviews, and mentioned in over a quarter of the FGDs, was the influence that *Rojiroti* had exerted on women's independence. Related to the discussion in Section 5.3.2 about women being able to escape the clutches of local village moneylenders or free themselves from bonded labour, it is clear that this has led to women feeling that they are now self-sufficient. As Gyanti notes: "It [membership of *Rojiroti*] has empowered me, made me independent, had a very positive impact on my life. Women are out from the clutches of money lenders."²⁰⁸ Another staff member, Ajmeri, directly linked these feelings of empowerment, through independence to girls' education: "empowered women will not allow her daughter to miss school and do household chores."²⁰⁹ In the FGDs as well, one woman mentioned a shift from needing to rely on others for money, to being able to organise this for themselves through *Rojiroti*:

"Many changes occurred, but the main change is that now we are not controlled by anyone. Previously we borrowed from the village money lender, the landlords. We paid high interest and whenever they wanted us, they called us to work in their field. Now, since we don't borrow from them, we are free, and they cannot compel us."²¹⁰

Whilst this independence does not directly mean that women are able to make the choices they want in terms of their lives and resources, it does remove some of the constraints that have made them previously unable to do so and indicates a shift in local power relations, required for transformative change (Batliwala, 1994). In one FGD, this was related this freedom as directly influencing their ability to support education, as one woman explained:

"But there is a plus point for us in my mind. Because I am associated with this group, there is no need to ask for money from others. I can

²⁰⁸ Interview with Gyanti Devi, 28th October 2017

²⁰⁹ Interview with Ajmeri Khatun, 28th October 2017

²¹⁰ FGD #27, 19th November 2017

take the money from *Rojiroti* and I can buy clothes, I can educate my children, they can take their examinations and can live in a good manner. I am happy with these things.²¹¹”

One factor that was mentioned, which more directly influences women’s choices in how to spend their newfound resources, was the independence they now felt within their own families. *Rojiroti* staff in particular referred to the fact that they no longer felt reliant on their husbands: “Earlier we were totally dependent on men for a meagre amount of money, and women had to plead a lot for small amounts.²¹²” By feeling that they do not need to rely on their husbands, women have a much stronger position to make their own decisions and act upon them. Amrita also noted that this independence was evident among her group members too, specifically linking it to women’s ability to support their children’s education:

“They [*Rojiroti* group members] feel empowered and independent in *Rojiroti*. They have access to loans and have the capacity to repay them on their own. They have gained confidence that they can raise their family and educate their children without their husbands’ support with the help of *Rojiroti*.²¹³”

Being able to access financial resources independently, or to have the ability to utilise family financial resources, was also directly linked to education in a humorous example by one woman, who would consistently refer to a hypothetical situation through which she had supported my education, due to her independence, and how she felt able to take her own actions to enable me to further my education:

“Sometimes a mother steals from her own house for the sake of her children. I myself had given you [Rebecca] rice to sell to continue studying. In your [Rebecca’s] higher study, which made you able to come to India, your mother’s contribution is more than your father’s.²¹⁴”

²¹¹ FGD #26, 17th November 2017

²¹² Interview with Amrita Kumari, 21st October 2017

²¹³ Interview with Amrita Kumari, 21st October 2017

²¹⁴ FGD #19, 10th November 2017

From these reflections, women's independence, which in many ways they have attributed to no longer being reliant on others for money, has enabled them to take decisions to support their daughters' education. Whilst women may well be independent in many ways, restrictions remain due to cultural norms (see Section 6.4.1). As such, women still need the support of their husband in navigating the financial and social and cultural barriers to girls' education. Decisions around schooling are often part of a complex negotiation within households (Sharma & Wotipka, 2019). Therefore, alongside women's feelings of independence, confidence in themselves and in communicating the choices they want to make are of utmost importance.

It is important to consider whether there may be negative effects from women's increased independence, due to a backlash from men, which has been noted in other studies (Murshid et al., 2016), although this does not appear to have materialised in this context. Sidnath, the only male member of staff interviewed, explicitly noted the importance of women's independence and increased mobility and its role as part of a continuum of capabilities that allows for gendered transition (Näre & Akhtar, 2014), demonstrating that some men also support these changes:

“Earlier, before *Rojiroti*, women were totally confined to the four walls of the house, and they were not allowed to step out. Now, thanks to the SHG they have got a platform to share, to learn and to earn. It helps in becoming independent and confident. Men are also supporting them.²¹⁵”

This was also mentioned in FGDs, with one woman stating, unchallenged, that men did not object to their increased independence:

“Before joining, we were dependent on our husband, but after joining the groups we contribute to the household economy. Now we can go to market as some women started a shop which requires movement... Men do not object to this.²¹⁶”

²¹⁵ Interview with Sidnath Balak, 22nd October 2017

²¹⁶ FGD #21, 10th November 2017

It is still important to be sceptical of *Rojiroti's* role in relation to women stating their independence. There is literature from other microfinance organisations in the same state that also found that women members of SHGs had far greater mobility than their non-SHG counterparts (Sanyal, Rao & Majumdar, 2015). Whilst this does not diminish the finding in relation to microfinance, it calls into question whether these are *Rojiroti*-specific changes, or just due to the standard practice of women having to travel outside their home for meetings. However, the views expressed related to the impact of women's increased independence and their ability to contribute their newfound resources, noted in Chapters Five and Six, to educational purposes could be more specific to *Rojiroti* members.

7.3.2 Increased Confidence and Communication

Previous studies have found that some women who are part of SHGs experience increased confidence (Helmore, Chidiac & Hendricks, 2009), often linking it to the fact that their improved social networks lead them to be able to communicate their own opinions and desires more effectively (Kumar et al., 2019). *Rojiroti* staff were the most likely to emphasise the change in their confidence and communication skills as a result of being members and then employees. In some cases, women staff now have been (or are) the Chair of the *Rojiroti's* managing board. Rinku notes the differences in her ability to communicate since she joined *Rojiroti*:

“My life has completely changed after I became a member. Earlier I was very shy, and I was an introvert. I couldn't even sit in front of others and forget about speaking. See the difference. Now I enjoy attending meetings and interacting with others. I am no more hesitant but speaking freely.²¹⁷”

This increase in confidence and interaction was one that even I had noted in the two years since I had met Rinku previously. Although she had been a member for a number of years, and was confident in communicating within her group, she had been shy in her interactions with me. During this study though she was much more confident and self-assured.²¹⁸

²¹⁷ Interview with Rinku Devi, 6th November 2017

²¹⁸ Notes from Research Journal, 6th November, 12th November 2017

Alternatively, this could have been due to familiarity with me, due to having spent time together prior to this occasion.

Other *Rojiroti* staff, like Pratibha, highlighted shifts in her communication skills, directly linking them to her increased ability to question and debate: “I might have grown older age wise, but I feel much younger and more energetic because of *Rojiroti*. I have learnt communication and social skills and have started questioning and debating too, inside and outside the house.²¹⁹” Finally, Ajmeri mentioned how this change in confidence had really affected her wellbeing: “[*Rojiroti*] has helped me in becoming confident. Earlier I was practicing *purdah*, so I was not allowed to step out of house and was ignorant about many things... I used to always be depressed and in tears.²²⁰”

Rojiroti staff also mentioned that these changes had happened to other group members who were not staff: “They can speak their mind now, whereas earlier it was not possible for a woman to share her views... the importance of *Rojiroti* is it has helped me and other members to support their families and become aware about things.²²¹” In stating that women were more able to speak their mind, it appeared that women had greater ability to voice their own desires. This is an important way through which transformative action can take place (Cornwall, 2016). Indeed, from reflections in my research diary, I saw evidence to support Ajmeri’s statement. During one of the FGDs, a few men from the village came and started to talk loudly and interrupt our conversations. I was concerned about the position this might put women in, but they confidently and assertively asked the men to move along as they were having their meeting. To my surprise, the men obeyed almost immediately.²²² Savitri provided an insight into these changes which provides a good summary: “I think the main thing is that women have learnt the art of conversation. They have changed from being shy and hesitant women and are now emerging as confident and vocal individuals.²²³” If women are more confident to voice their own opinions and goals, they are more able to utilise their resources to achieve them. Increased communication can also enable them to better negotiate for these goals, as will be discussed in Section 7.3.4.

²¹⁹ Interview with Pratibha Kumari, 21st October 2017

²²⁰ Interview with Ajmeri Khatun, 28th October 2017

²²¹ Interview with Ajmeri Khatun, 28th October 2017

²²² Notes from my Research Journal, 12th November 2017

²²³ Interview with Savitri Devi, 21st October 2017

Although mentioned less frequently in FGDs compared to the one-on-one interviews, increased confidence was still noted and was directly linked to women's ability to communicate and put their ideas across in situations where they wanted to achieve their goals: "We have learnt to interact with people, got confident to talk to others. Put our views in front of others."²²⁴ Each time this was mentioned, it was directly attributed to the group meetings. Primarily, social networks had allowed women to experience greater social interaction, information to support these viewpoints, changing beliefs, and ideas about their ability to communicate with others, as one woman shared: "If the group would not be there, I could not talk like this. Now I am able to talk to a *betee* [daughter] from abroad."²²⁵ This view was also noted in other FGDs, referenced in Section 6.3.4. Women having confidence in their ability to share their views, and act on their desires and beliefs is an important part of their agency. It gives them greater control over their own futures and the decisions that they make (Batliwala, 1993). Women's ability to interact as part of a group due to Rojiroti's focus on solidarity and communication has clearly had some influence and is a vital part of the movement from awareness to action that Freirean conceptualisations of education highlight.

However, later in this FGD, a woman who, whilst in many ways agreeing with earlier statements, still notes limitations to her ability to communicate. It may be that there are remaining confidence issues in this case:

"Now *Rojiroti* have come here, we have learnt many things from you. We, as well as our children, see and observe madam [group leader] that since she is educated that's why she is able to do this job. We don't know how to talk. You are teaching us the way of talking, yet we cannot be able to talk like you."²²⁶

This group had only been operating for two years at the time of this study, and so this may be indicative that individual changes related to confidence and communication take longer to develop. Although there were no direct linkages to girls' education by participants themselves, it is likely that confidence and communication will change women's position in

²²⁴ FGD #12, 8th November 2017

²²⁵ FGD #19, 10th November 2017

²²⁶ FGD #20, 10th November 2017

the family, and also support them in decision-making processes, explored more below in Sections 7.3.3 and 7.3.4.

Another consideration that is pertinent here are my observations of differing levels of confidence among groups still led and supported by male members of staff. Although these are not the norm, and are handed over to women members to lead, two of the FGDs were with groups that were still led by male members. Members' own perspectives on their confidence levels during the FGDs were not dramatically different from those in the other groups, but from my observations they appeared far less confident in their interactions with others, including myself.²²⁷ This could support the view that having female-led groups is a mechanism through which there is more likely to be change in women's levels of confidence, which ought to be kept in mind when considering *Rojiroti's* overall potential to improve women's power to act on their desires. In spite of this, these two groups did not differ from other groups in their perceptions on whether their value within their families had shifted.

7.3.3 Greater Value Given to Women in the Household

One of the most common themes that emerged, particularly from the FGDs, was that women felt that their position in the family had been elevated and that their family had begun to value them more since being a member of *Rojiroti*. One woman attributed this to her role in bringing stress free and low interest loans to support the family:

“Since our husbands have to go in search of loan and take responsibility for the repayment of loan, they cannot be free from the tension of repayment. Whereas if we borrow from the group [*Rojiroti*] they don't have to go to search for moneylenders, nor worry about repayment. Therefore, they value our contribution in the family.”²²⁸

Higher levels of respect for women in the household are also likely to change their own self-belief, and therefore ability to act on their resources for their own aims. An increased

²²⁷ Notes from Research Journal, 14th November, 21st November 2017

²²⁸ FGD #23, 11th November 2017

position for women in the household will also be likely to influence their role in household decision-making, discussed below in Section 7.3.4.

These perceptions were held even more strongly by women staff of *Rojiroti*, perhaps due to their more longstanding contribution to household financial resources. Pratima gave a specific example of a time where her access to financial resources had improved her value in the household:

“My status in my household has improved and so has that of other members. Once, during the construction of my house, my husband ran short of money but then it was provided by me through *Rojiroti* loan. Now I have the right to know about the expenditure in the household also.²²⁹”

As a result, the value change then gives women greater ability to leverage these resources, and their own control and capacity to act for their desires (Malhotra & Schuler, 2005). Pratiba’s perspective directly linked her husband’s new reliance on her income from being part of *Rojiroti* to her own ability to control educational spending:

“My position has improved in my household. Earlier I was fully dependent on my husband and had to ask for his permission for anything. Now I support him, even financially. My position has changed from a borrower to a lender. I am managing the education and fees for my children, so it is indeed a positive impact on my position.²³⁰”

This particular perspective is likely stronger due to her consistent income through being employed by *Rojiroti*, and it is less likely that women group members have the same responsibility in decision-making related to household expenditure if they do not contribute a substantial proportion of the overall income.

²²⁹ Interview with Pratima Devi, 22nd October 2017

²³⁰ Interview with Pratiba Kumari, 21st October 2017

Women members did perceive that their value in the household had changed, mainly linked to their increased financial resources as a result of *Rojiroti* membership, as this discussion demonstrates. Member A ponders: “Yes, it has been increased a lot [my value in the family]. Now, even I am thinking about taking a loan to construct my house.” Member B agrees:

“This has been increased very much. Suppose a husband could not get money due to any reason, like not having a cheque book, then from here [*Rojiroti*] we take the money.²³¹”

In another FGD, women particularly recognised that their increased value in the family had enabled them to take positive steps to support their daughters’ education, with this woman linking this to husbands’ dependency on their financial contribution, Member A:

“Now we can debate with them [husband] and we can do our job like sending kids to school. So, they are dependent on us. Since they are dependent, they respect us more.”

This was supported by Member B: “We have become a helping hand to our husband, so respect is more. They do not object to our participation in meetings.²³²” Women’s elevated position in the household enabled them to support their children’s education, but it also plays a role in their improved position in negotiations at the household level. Given that previous studies of women’s agency have taken women’s position in the household hierarchy into account (Malhotra & Mather, 1997; Allendorf, 2007; Jejeebhoy & Sathar, 2001), this is arguably the most significant factor in leading to increased agency to fulfil women’s aims to support girls’ education, as they are likely to have an increased role in household decision-making as a result.

These shifts in agency were not just attributed to financial resources that the women had access to. Noted on fewer occasions, women mentioned that familial perceptions of their worth had changed based on their newfound social and cultural resources: “Many of

²³¹ FGD #26, 17th November 2017

²³² FGD #29, 19th November 2017

us were not able to talk in public, but now we are talking, as you see. Thus, our importance in the family has been increased.²³³”

Wider cultural shifts around women’s value in society are important factors that are less easily attributable to *Rojiroti*. For example, introduced on 1st April 2016, the Bihar alcohol prohibition law²³⁴, which had been introduced large part due to protests by women, “*Humari aabroo ki keemat pe sharab ka dhandha nahi chalega*” (the sale of liquor will not continue at the cost of our honour) may also have led to a reduction in domestic violence. Women recognised that the ban on alcohol had played a role in leading to reduced violence, but stressed that their ability to support their husband economically, had been a key driver for change:

“Before joining the group, they quarrelled with us... There was no money, so husbands used to do domestic violence on us. Now we are group members, we give the money to them and the result is that they talk to us very well.²³⁵”

For this same reason, women in multiple FGDs highlighted an increase in husbands’ respect for their role in the family: “Previously our husband didn’t give us proper respect, but after joining the group we became able to assist them economically. Thereafter, their behaviour has changed and respect towards us has been increased.²³⁶” One woman noted that her increased power now, as a result of these financial resources, gave women the opportunity to challenge negative behaviours, such as domestic violence:

“Husbands think that women will be helpful in getting loans, so they pay us more respect. So, there is reduction in domestic violence because of this loan. Prior to joining groups there was more domestic violence. Now, if men do not behave properly, we will not give them access to loans.²³⁷”

²³³ FGD #7, 1st November 2017

²³⁴ <https://www.orfonline.org/expert-speak/42540-why-bihar-prohibition-law-failed-what-policymakers-can-learn-from-it/>

²³⁵ FGD #29, 19th November 2017

²³⁶ FGD #27, 19th November 2017

²³⁷ FGD #15, 9th November 2017

This was not challenged by other group members, who affirmed that there had been a shift in likelihood of violence, which is also supported by the quantitative data in Section 4.5.3. and previous research (Gordon, 2016). Domestic violence has often been noted in the literature as a large barrier to women's agency (Aldridge, 2013) as women who have better relations with their intimate partners are likely to have greater power over their life choices.

Some of the arguably more nuanced literature on women's empowerment speaks specifically about women's changing position in the family as a vital aspect of their agency: "unless women are liberated from their existing perception of themselves as weak, inferior and limited beings, no amount of external interventions...will enable them to challenge existing power equations in society, the community, or the family" (Batliwala, 1993: 31). There were examples of women recognising their own importance for making choices and decisions for their families as detailed by Rinku: "Yes, my position is far better than what it was earlier. Now my views and suggestions are taken seriously by my husband and others. People are aware about my identity and this all has happened because of *Rojiroti*.²³⁸" Women in FGDs were less likely to explicitly link their changed position to their role in their family, but they did give examples of when they had taken action for their children, including for education purposes, that had led to increased importance in the family as one woman shared: "I borrowed from the group to help my son to fill up his matriculation form. He passed the examination, if the money could not be arranged, my son couldn't pass matriculation. This increased my importance in the family."²³⁹

7.3.4 Increased Household Decision-Making Role

Women's increased role in decision-making is often mentioned as one of the most important areas through which they can have control over their life choices. Given the context, women involved in the research were likely to have a very small role in previous family decision-making (Routray, Torondel, Clasen & Schmidt, 2017). Autonomy in decision-making processes, or the way in which women might be able to make choices based on their desires, or on the vantage point of the alternatives in the context of household negotiation is central to theories of empowerment (Kabeer, 1999a). It is perhaps unsurprising that this topic generated a lot of conversation. One group noted an improved position for women in

²³⁸ Interview with Rinku Devi, 6th November 2017

²³⁹ FGD #6, 1st November 2017

household decision-making, and the conversation shifted to the impact this had on children's education, as Member A linked the two: "Our position within our household has increased, we provide for our children's education."

Member B: "We have supported our families on various issues. From seekers we have become providers now."

Member C: "It has an impact on your role in decision-making in your household."

Member D agreed: "Yes, now we all participate in decision-making. All information regarding financial issues are now shared."²⁴⁰

In another group, this change more explicitly linked to women's membership of *Rojiroti*, during a discussion on whether women felt more valued in their household than prior to group membership. Member A started the discussion: "Now it is much better" with Member B providing some insight into the process of household decision-making:

"If any work is to be done, like making a house, investing in shop or arranging marriage then both husband and wife take decisions, or only your husband takes the decision."

Member C clarifies her own perspective on how decision-making occurs: "Both of us together take decisions" before Member D reflects on the previous women's perspectives and draws the different threads of discussion together:

"It was not same before joining the group. Before joining the group only husbands were taking the decisions, but after joining the group both husband and wife take the decision together."²⁴¹

In this conversation, women mentioned increased decision-making power, arguably signifying a shift in their ability to utilise their resources for their own goals, through negotiation.

²⁴⁰ FGD #12, 8th November 2017

²⁴¹ FGD #30, 19th November 2017

However, in some discussions, women disagreed on the extent to which their decision and opinion is valued in the household. Member A began this debate:

“We both discuss and decide. We see who is smarter and more intelligent. If the wife is smarter, she would say to her husband that she would borrow from the group... but if the husband is smarter, he would say that you should borrow from the group. Either of the two can decide.”

Member B largely agreed, responding: “Mostly women’s advice is implemented, but if the husband’s advice is convincing, that is also implemented.” At this point Member C interjected, disagreeing: “We will provide the money, so how can his decision be implemented?” Member B then agreed with this interjection: “Now we say to our husband that initially you were scolding us not to join the group, now you see the difference, how helpful the group is! They realise it.”²⁴² In line with Sen’s (1990) conceptualisation of the family as a bargaining unit, this discussion gave insight into how interactions between family members might be characterised by both cooperation and conflict.

Sen argues that household members cooperate so far as these arrangements make each of them better off than non-cooperation. In these instances, by including women within the conversation, men are also able to access the financial benefits that women are now bringing into the household as a result of their membership of *Rojiroti*. In the case of non-cooperation, where there may be conflicting interests, the strength of the individuals’ fallback position is likely to influence whether or not they are able to continue to assert their position. In relation to this strengthened negotiation position, *Rojiroti* staff referred to direct conflicts that had taken place within their houses over the topic of girls’ education and noted how they were now able to negotiate these situations to get the outcomes that they wanted, as Smida explained: “Due to my income I am able to support all my children. My husband is not in a favour of sending my daughter to private school, but I fought with him to provide this education for her.”²⁴³

²⁴² FGD #14, 9th November 2017

²⁴³ Interview with Smida Khatun, 22nd October 2017

A discussion in another FGD also gives an interesting insight into women's perceptions of their decision-making role, Member A: "Outside the house, the man takes the decision, but in the house, he discusses with me and later comes to the decision." Member B: "We both discuss and decide the things, which the third one will come to decide." Then when the moderator signalled to other women in the group, because there was silence, Member C contributed:

"Yes, she is telling the truth, that's why we are silent. Whatever is to be done, first it would be discussed between husband and wife, later the decision is made. The issue may be about children's education, hiring a plot of agricultural land or anything else. In fact, the woman is the real owner of the house.²⁴⁴"

Given that women are now more independent, as noted in Section 7.3.1, they have an arguably stronger fallback position and therefore are likely to have more confidence in household negotiations.

Financial resources were not the only resource noted in women's more significant role in decision-making. There are certain resources that have an impact on women's actual negotiation skills which, when accompanied by their enhanced fallback position, they may be more likely to utilise. Social networks and information, alongside the opportunity for discussion and debate within groups, were mentioned by one woman:

"Here [in group meetings] debate takes place which gives learning. We are known by our own name rather than by the name of our husband. Prior to group formation each one of us was known by our husband's name. It also gives financial literacy which helps us in discussing with male counterparts in the home.²⁴⁵"

Social resources have enabled women to better articulate their desires and opinions as part of household bargaining and decision-making. Communication and debating skills, perhaps fostered by *Rojiroti's* process of requiring women to discuss how they will repay a loan, and

²⁴⁴ FGD #9, 2nd November 2017

²⁴⁵ FGD #8, 2nd November 2017

the fact that they discuss loan decisions together, have clearly had an impact on women's ability to put forth their opinion within their households. In contrast to some of the previous literature focused on microfinance, which found that women's loans were immediately given to husbands, who then made decisions on how the money is spent (Kabeer, 2005), the agreements on this point across the FGDs demonstrate that this does not seem to be the case with women involved in *Rojiroti* (also considered in Section 7.3.5).

Women in the FGDs also specifically noted their changed role and ability to influence household decision-making in direct relation to girls' education, through greater negotiation skills and a combination of independence and confidence. This discussion in one FGD, starts with Member A demonstrating independence: "Sometimes we even take loans without asking our husbands. Whenever our children need it and ask us for it, and we can repay it ourselves through our activities."

Member B agrees with this perspective: "Yes, it is also like this in my household."

Member C reflects further on how she is able to negotiate in the household on specific educational decision-making:

"Mothers push the fathers to get higher education for their children. For example, I have persuaded my husband to support our daughters in getting higher education. My husband has said that they did not need higher education and he was opposing me, as he said that if she attained graduate level degree, then education required for our son-in-law will be higher. But I am able to make more persuasive argument now since *Rojiroti*.²⁴⁶"

In another FGD, a woman noted that her husband now trusted her ability to use her resources to support her daughters' education:

"Yes, if have to pay the school fees of my daughter, if I go to ask him about this, he would say that if I don't have money then borrow it from

²⁴⁶ FGD #11, 8th November 2017

the group and would repay the same from his earnings. So, there is no need to ask. Therefore, I take decisions on my own.²⁴⁷”

Making decisions alone for girls' education was raised numerous times, even when it meant lying to male members of the family:

“Sometimes fathers intend to stop daughter's education after passing intermediate [end of compulsory education], but mother requests him to let her complete at least graduation. Mother tries her best to fulfil the demands of her daughter and even sometimes she steals money from the father to fulfil the daughter's demand.²⁴⁸”

Agarwal's (2008) engagement with Sen's work on cooperative conflict and household bargaining power argues that it is difficult to infer from simply observing people's overt behaviour whether they are conforming to an unequal order because they accept its legitimacy, are afraid to challenge it, or because they lack exit options. She highlights work on women's covert responses and methods through which to achieve the outcomes they desire from intra-household bargaining and allocation of resources. For example, previous empirical work in South Asia has found that women covertly access cash or income-earning work which they independently control for their own uses (Abdullah & Zeidenstein, 1982). In a similar way, this woman provided examples of when she had made alternative arrangements to take decisions of her own choosing and for her own goals, including for the purpose of girls' education.

Among women staff, they even noted more extreme examples of the strengthened decision-making power that women had, as well as their confidence in being able to take these decisions:

“According to my daughter, from buying vegetables to her education, I am responsible for everything. My decision is accepted in my family. My family has got recognition because of my efforts and support of *Rojiroti*... I have noticed the change in myself and other members

²⁴⁷ FGD #4, 31st October 2017

²⁴⁸ FGD #2, 30th October 2017

too...I have gained things from this group which has changed my mindset and attitude. Now I am capable of taking decisions for the group and for my family.²⁴⁹

Nirasha also strongly asserts her position in decision-making: “Now we can question and even answer back to the men of the family, which was not accepted earlier.²⁵⁰” My own experiences alongside Nirasha can definitely attest to her statement as she would often voice her opinion confidently, including when it contradicted men.²⁵¹

Changes in household decision-making may not solely be due to *Rojiroti* but one FGD did very explicitly make the link from skills learnt as part of group meetings to the women’s ability to negotiate within their households. Member A:

“It is beneficial to use these learnings at home while debating with husbands. These learnings give us more recognition than prior to joining. Here most women are recognised by their name now. Prior to joining, we were known by the name of our husband.”

Member B agreed: “Now our suggestions are regarded with importance and decisions in the family are taken with the mutual consent of both husband and wife.”

Member C added that this change had occurred even outside of matters related to household spending: “Suggestions are even taken for the cropping patterns, like which field has to be cultivated; so not even just for finances, we are now giving equal advice and voice.²⁵²” The literature has shown that when women have an elevated role in how household income is spent, this can have a positive impact on girls’ education, as they are more likely to invest in this area (Chaudhuri & Roy, 2006).

On the other hand, there may be an argument that women still have a lower-status role in decision-making than that of their husbands, despite their role in this process having improved. In one FGD, when women considered their ability to support girls’ education,

²⁴⁹ Interview with Gyanti Devi, 28th October, 2017

²⁵⁰ Interview with Nirasha Devi, 21st October 2017

²⁵¹ Notes from Research Journal, 21st October, 28th October, 4th November, 10th November 2017

²⁵² FGD #8, 2nd November 2017

this discussion led to an agreement that the decisions had to be mutual, as ultimately women relied on men's income to pay back loans, Member A:

“For example, education of girl children, house construction, the final decision is being taken by male members. But he can also not do without having a consultation process.”

Member B added: “Both of us know how money is being spent. We cannot spend alone, as we will need support of our husband in repayment.”²⁵³ If this is the case, it would imply that even if women were more independent, more confident, and had increased roles in household decision-making, the fact that they do not have control over household income limits their agency. Whilst this was not mentioned in all groups, during a discussion with male members of staff, a number of them thought that women would still need approval from their husband when taking decisions, because the ‘man of the family provides the repayment of the loan.’²⁵⁴

7.3.5 Greater Control over Income and Household Expenditure

A number of previous studies of microfinance have shown that women sometimes have little to no control over loans, which limits their decision-making power (Goetz & Sen Gupta, 1996). Whilst the above section has shown that women appear to have a greater role in household decision-making, it is important to ascertain whether they also have control over their loan. Evidence in Section 5.3.2 showed that many women were able to earn their own income since their membership of *Rojiroti*. Thus, whether they are able to have control over this income, as well as loans from the organisation, are important indicators of their agency. Smida discussed how she is able to choose to spend money on sending her daughter to private school:

“I can take a decision regarding my daughter's education; I am not dependent on anyone else. Since I am also earning, I can pay for their

²⁵³ FGD #21, 10th November 2017

²⁵⁴ Notes from Research Journal, 28th October 2017

private tuition [private school fees], and all this has happened due to the exposure and support of *Rojiroti*.²⁵⁵”

This example also demonstrates another key aspect of the way in which an increased income can lead to changes in girls’ education, through the ability to spend on private education (noted above in Section 5.3.1 also).

As noted in Section 2.3.1, the choice to send girls to private schools in Bihar may be due to the fact that they are often more prevalent in rural areas, and thus are more likely to be closer to their homes. This might increase the likelihood of girls attending school as, if the only alternative was a government school further away and mothers could not afford the local private school, mothers might choose not to send their daughters to school. Additionally, as noted in my research journal, informal discussions among women referred to the fact that they often felt that investing in private schools gave a better return to education due to the better attendance of teachers and higher learning outcomes.²⁵⁶ This is also supported by ASER (2016) data which show the large discrepancies between results in mathematics and reading between children who are studying in government schools in Bihar and those who are studying in private schools. Therefore, women’s ability to invest in the private education of their daughters has potential long-term implications for improved levels of girls’ learning. Smida’s case is unique though, as she is a *Rojiroti* staff member, she has access to a consistent income source to support girls’ education. For other groups, their agency to realise goals for girls’ education is likely to be more related to their ability to control household loans and household finances that are not necessarily earned by them.

The majority of the conversations in the FGDs indicated that women appeared to have control over the loans they receive, as demonstrated by this discussion between two women, Member A:

“My husband also says that you have your own bank there [*Rojiroti*], so take the money from that and do the work. Why worry about if your husband will send the money or not, or if he will do the work or not?”

²⁵⁵ Interview with Smida Khatun, 22nd October 2017

²⁵⁶ Notes from Research Journal, 17th November 2017

Member B added her own perspective:

“We can also save the money without telling him. This is the situation. We have many benefits. I will say to him that ‘I had taken this loan and you hadn't sent the money, so I couldn't repay the loan’ and in this way, I can also save the money.”²⁵⁷”

Generally, there was consensus, and in another group, women stated that they would have control over taking the loan, repaying the loan and also handling money more generally, Member A: “Now we are capable of handling our own money and expenses.” Member B took this further: “I get money from my husband to run the house which was unimaginable earlier.”²⁵⁸” There were definitely shifts noted, but in FGDs this was not often mentioned in relation to mothers' ability to support daughters' education in the same way as the example provided by Smida.

In spite of this, many SHG members state that, even if they do not earn the income themselves, they were still in charge of household expenditure, as this woman's view exemplifies: “No. I decided it by myself. Husband's role is only to earn, he doesn't have time to take decisions in household matters.”²⁵⁹” Control over household expenditure would certainly enable women to act independently and make their own choices about the direction of their household (Luttrell & Quiroz, 2009). In one discussion, women linked control over household expenditure and income to their financial independence and increased awareness levels from *Rojiroti*. Member A: “Group activities have made us more empowered and have made us more financially independent.” Member B agreed:

“Our awareness levels have increased; we have learned social skills and savings skills. We now even save from the money that we get for expenses we get for buying vegetables. Our husbands are unaware about these savings as we now get to decide for ourselves about how we should use this money.”²⁶⁰”

²⁵⁷ FGD #26, 17TH November 2017

²⁵⁸ FGD #5, 1ST November 2017

²⁵⁹ FGD #4, 31ST October 2017

²⁶⁰ FGD #11, 8TH November 2017

As noted above, when women are in control of household decision-making, this can have implications for the amount of money spent on educational purposes. However, typically expenditure decisions related to strategic life choices (such as children's education) fell to men within the household (Garikipati et al., 2017). Indeed, in another group's discussion, women felt that they were the ones who were making decisions about spending decisions on education:

“Fathers can only earn. But his earnings are managed by us. It's the mother who prepares her children for school, not the father. His responsibility is only to earn money.²⁶¹”

In another FGD, women agreed, and Member A explained:

“A male earns money which is spent by the woman in the family. Household matters are dealt by females not by males. Women are more worried about their daughter's education. If a mother was not interested or did not intend to send her children to school, they cannot go. Father would tell the mother to send them to school but, in the meantime, the mother may involve them in work, so they could not go to school. He will ask only when he comes in the evening from his job, whether I sent the children to school or not. So, we play an important role in educating our daughters.”

Member B added: “Who will prepare lunch for the daughter, certainly its mother not the father.²⁶²” A large body of work that has focused on types of agency which might be exerted by women would perhaps recognise this exchange as exemplary of resistance agency, where women are able to challenge power by building up secret savings, or challenge the framing of themselves as not playing an active role in decision-making on household expenditure (Avishai, 2008).

Managing household expenditure was also mentioned by *Rojiroti* staff such as Gyanti, “Since I am the one who is managing household expenses, he doesn't have many options.

²⁶¹ FGD #6, 1st November 2017

²⁶² FGD #27, 19th November 2017

Whatever I earn I save and hide from him for various other expenditure for the family.²⁶³”

The ability to handle their own income and use it for their own requirements was even linked to supporting girls’ education, as this discussion demonstrates, Member A: “Now if our husbands ask where we would get the money to educate our daughters, we reply that we will manage with the help of the group.”

Member B considered this and stated: “We would borrow from the group and later we would repay gradually.”

Member C, whilst agreeing, shows that there is still reliance on the husband’s income: “We repay through their earnings, whatever they give us. Using that, we fulfil the needs of the family as well as repayment. This way we have got equal status.²⁶⁴”

This ability to challenge power relations within the household, driven by women’s increased sense of identity and self-worth, comes from women’s capacity to question decisions and to re-negotiate their relationships with those who matter to them. This is vital for women being able to act for their own goals, in this case to support girls’ education (Kabeer, 2017).

However, not all the groups said that they were handling their own money and income, and there were some differences of opinion within groups. On the other hand, some even directly challenged the idea that direct control of income was important, seeing their increased role in decision-making as being the most important change that allowed them to make decisions they wanted, as this dialogue demonstrates, Member A: “It does not matter who keeps money, but decisions of expenditure are taken by both of them.”

Member B interjected: “Even husband’s earnings are kept by us.”

Member C responded with a more balanced reflection: “Both of them have control. No one can spend without discussing with each other in the home.²⁶⁵” As outlined in Section 7.3.3, women’s control over household expenditure and even their own income was mediated by the fact that they would still need to rely on their husband’s income to repay loans. If he disagrees with a certain spending decision, husbands may have a more powerful

²⁶³ Interview with Gyanti Devi, 28th October 2017

²⁶⁴ FGD #16, 9th November 2017

²⁶⁵ FGD #8, 2nd November 2017

negotiating position as he recognises that his income is important for paying back a loan. Given that women are the ones who attend SHGs and are required to repay loans, they are therefore in a weakened position for bargaining, due to this reliance. However, it is important to remember that agency is socio-culturally mediated, particularly in discussions around household expenditure, and thus even in situations where women do not actively challenge decisions, they may demonstrate convinced agency, where an actor agrees with a decision whether taken by themselves or others, aware that they can take action to direct the situation towards their desired outcomes (Sabu, Jeffrey & Nakkeeran, 2016).

There were also a few cases where groups tended to consider that husbands did actually still control the income and loan, as Member A demonstrated: “We give it to our husband and spend according to his advice.”

Member B responded, to gently suggest a differing opinion: “How can I say about others. In some families the husband runs the family, while in others the wives run the family...” before the discussion continued with a more obvious disagreement.

Member C: “I keep the money with myself.”

Member D: “I don’t keep the money with me.”

Member C replied: “Oh, your husband takes the money with him while he goes with his vehicle to carry passengers?” Member D then explained:

“No, he doesn’t carry the money with him, he keeps the money at home. But everyone cannot be the guardian in the family. He says: ‘you need food and clothing, leave the rest to me.’ If everyone will be the guardian in the family, how can the family run.²⁶⁶”

This discussion occurred in a group that had been formed three years prior to this study, so was a newer group than the majority. This could potentially be a reason why this shift to women being able to control income, and thus have freedom of choice with how to act, had not occurred. As stated earlier in Section 7.3.2, other changes might need to occur first

²⁶⁶ FGD #22, 11th November 2017

before women are able challenge power relations. These changes are likely to take longer, as they involve the changed perceptions of women's role in the family. Additionally, even if change is occurring in individual households, the literature on girls' education and evidence within Chapter Six has made it clear that change at the individual level is not necessarily enough to reduce the barriers to girls' education. Therefore, agency at the collective level, where women might be able to assert themselves to challenge gender inequality in their community, is important to consider.

7.4 COLLECTIVE AGENCY

Important to overall considerations of the pathways through which women can achieve change for girls' education is the way in which women's choices are considered to have transformatory significance (Kabeer, 1999a). Societal structures shape an individual's resources, agency and achievements. They also "define the parameters within which different categories of actors are able to pursue their interests, promoting the voice and agency of some and inhibiting that of others" (Kabeer, 1999a: 461). In this way, women's ability to truly achieve their goals relies on them being able to transform these structural conditions. Collective strength is seen as the way through which those who are marginalised in society can challenge the social structures that subjugate them (Jakimow & Kilby, 2006). One way in which these social structures can be disrupted is through women's collective action which requires collective agency.

7.4.1 Changing Value of Women in Society

As Maxwell and Aggleton (2010) argued, agency can be shared between people; for example, if the value of women in society changes, then their power to achieve their own goals collectively increases. Often noted in the one-on-one interviews, perhaps linked to these women's prominent role in the organisation and their increased likelihood to travel and to be seen working, was the fact that women felt that their value in society had increased since they had been part of *Rojiroti*: "Unlike before, now people wait to talk to me, whereas earlier no one knew me. My advice and guidance are taken seriously, and now people seek me out."²⁶⁷ It appeared that being part of *Rojiroti* had led to increased identity

²⁶⁷ Interview with Rita Devi, 28th October 2017

and recognition in society for women staff: “I got my own identity. I used to live within four walls before joining *Rojiroti*. I stepped out of my house and got recognition in my village and nearby areas. From no-one, I became someone.²⁶⁸” Amrita explicitly links this increased recognition in society as being associated with her own power: “It has enhanced their position as a woman not only within the family, but also in society... I have got identity and recognition in my society and village. It has given me the confidence and empowerment.²⁶⁹” As addressed in Section 6.4.2, this can lead to changing social norms and ideas about the value of women more broadly.

This has powerful implications for collective agency. As the value of women in society increases, they are able to leverage their own desires at a community level which has the potential to influence the aspirations of women and girls more broadly. This value change allows women a more equal position in their communities, which has the potential to influence their ability to enact the changes and decisions they want in society. In spite of the obvious differences between group members and *Rojiroti* staff in terms of their visibility, which might have led to greater increases in the collective agency of staff members than group members, women in FGDs explicitly mentioned their awareness of themselves as being important and powerful actors in society as this woman’s perspective demonstrates: “Life earlier was indoors only, now we are eligible to sit along with males and eat with them too...²⁷⁰” The following comment in another FGD shows how women linked changes in individual agency in the home with collective agency since they had been members of *Rojiroti*, as one woman explained: “Since we started contributing in monetary terms at home, so definitely we have more recognition within the home. But also, in the village. For example, our names are known now in the village.²⁷¹” As has been noted in previous research, women being valued differently by society can lead to impacts on girls’ education due to this influence of women as role models (Beaman et al., 2012).

In one group, this improved status was linked to both meeting people from outside their villages, and the increased recognition that brought, but also provided a link that demonstrates women’s recognition that they are the educators, able to provide outsiders with knowledge:

²⁶⁸ Interview with Kiran Devi, 23rd October 2017

²⁶⁹ Interview with Amrita Kumari, 21st October 2017

²⁷⁰ FGD #12, 8th November 2017

²⁷¹ FGD #8, 2nd November 2017

“When you sit in the meeting you come across ladies like Rebecca. It will be a news for better off people who will discuss that this woman is visiting, and our status will go up among richer people, because woman like Rebecca is being taught by us.²⁷²”

This is an explicit statement of women’s perspective on their own ability to use their newfound resources to make change, and of their awareness of their power to do so. This group had only been formed three years before, and so it is likely there could also be a role model effect occurring as a result of women’s increased collective agency in this group.

Women also noted often how the impact of increased recognition had enabled them to actually realise their aspirations, demonstrating a form of collective agency based on these changing perceptions of the value and ability of women in society. They link this with their ability to support their children’s aspirations, as Smida explains: “My position changed, no one knew me earlier but now I am known in my neighbourhood and in my village due to my work with *Rojiroti*. My children also have confidence in me that I can fulfil their domestic requirements.²⁷³” Gyanti also recognises that these changes in women’s agency have shifted her attitude to girls’ education:

“Interacting with people has helped to change my attitude towards girls’ education... I feel girls should be given more opportunities. They work very hard, plus mother and daughter have a great bond.²⁷⁴”

There were also linkages between changes in women’s value in society, due to the change in living standards they had supported and how this had influenced children’s education, shared by a member who had been part of *Rojiroti* for over ten years:

“Our living standard has changed, and our quality of life has become better. My husband is a farmer and I am associated with *Rojiroti* group activities; both of us have worked hard and now one of my sons is a Probationary officer in a bank, and one of them is a doctor in PMCH

²⁷² FGD #24, 17th November 2017

²⁷³ Interview with Smida Khatun, 22nd October 2017

²⁷⁴ Interview with Gyanti Devi, 28th October 2017

Patna. The youngest is studying at Kota Rajasthan preparing for medical entrance exams. This would not have been in our dreams before *Rojiroti*. These developments have brought respect for both of us in the family.²⁷⁵”

Whilst it cannot be concluded that there has been an impact on girls’ education specifically from women’s improved societal position, there does appear to have been an influence on their aspirations and recognition of their ability to achieve them. Previous research has noted that changes in collective agency, through group membership and improved respect, has enabled women to take action which could also positively influence their daughters (Finnis, 2017).

7.4.2 Greater Potential for Collective Action

There have been limited previous studies that have explored the impact that SHG membership can have on women’s collective action for change. A recent study focused on the ways in which SHGs improve awareness and political participation and highlights the fact that greater social networks and mobility, as outlined in Section 6.4.1, enable women’s ability to act collectively on issues that matter to them (Kumar et al., 2019). For example, in pushing for change at the local government level, as shared in one discussion, with women who were involved in local politics, Member A:

“We did not know the name of each woman prior to joining *Rojiroti* and now by sitting in the groups we know each other by name also. I am representative of *Panchayat Raj*.”

Member B responded to expand further:

“With *Rojiroti* we are stronger at *Panchayat* as we go to *Panchayat* with so many ladies, which makes it easy. I am a ward member for the last three years and have learnt how to pressurise *Panchayat*... I prepare strategies to put our demands to *Panchayat*.²⁷⁶”

²⁷⁵ FGD #11, 8th November 2017

²⁷⁶ FGD #24, 17th November 2017

This woman appeared to be linking her membership of *Rojiroti*, to her ability to take demands forward in her role as a member of local government. As part of an informal conversation, one of *Rojiroti*'s staff noted how women could mobilise other group members to campaign or advocate for them.²⁷⁷ The ability for women to use this role in local to act as representatives for their communities has the potential to influence girls' education if it brings about wider shifts in gender relations.

This supports findings from other studies that women are able to use their increased position in the community to bring about the changes they desire, due to increased access to information as a group and collective confidence (Desai & Joshi, 2012). A recent study found that an increase in the percentage of reserved seats in government held by women was associated with higher percentages of schools having a drinking fountain and having a higher percentage of female teachers, demonstrating the linkage women's access to political institutions and schooling (Halim et al., 2016). However, this was not widely noted in the FGDs, and the discussion above was from a group that had only been operating for two years. Given the length of time usually needed for shifts in women being able to collectively act for change, and also election cycles, it seems more likely that one of the women was already a representative. It is important therefore to be much more cautious about making the linkage between women's involvement in local government and their membership of *Rojiroti* and thus the long-term implications of their actions as part of this role.

Having increased access to information, and then being able to use it to stop gender-based discrimination, was also noted by *Rojiroti* staff, such as Amrita: “They have become confident in interacting with people. They participate in all other schemes and have become inquisitive about their rights.”²⁷⁸ One FGD jokingly compared themselves to Indira Gandhi, to show how powerful they had become for creating change in their local community: “Earlier, men were ruling. After joining this group, now we are ruling like Indira Gandhi!”²⁷⁹ The collective voice of the group associated with the increased self-confidence of the women involved can also lead to political action specifically. Although not widely mentioned, there were a few examples to indicate that women recognised their ability to put forward demands for change in their own societies, specifically due to greater

²⁷⁸ Interview with Amrita Kumari, 21st October 2017

²⁷⁹ FGD #26, 17th November 2017

knowledge (Section 6.3.2), as this dialogue between two group members affirmed, Member A: “Earlier girls were exploited through domestic violence, dowry etc. They were forced to bring dowry.”

Member B expands on Member A’s contribution: “Some of the girls were burnt for demand of dowry but now we will fight against this if it is happening. Now no one dares to exploit them, as girls get knowledge so that they can fight against exploitation.”²⁸⁰

Although difficult to truly link to the transformative change required to shift gendered norms, and the required social norm change needed for gender equality in education, collective agency was found to help women to change discriminatory practices. For example, although not directly linked to girls’ education, one woman gave an example of women’s ability to challenge discriminatory and oppressive behaviours together and to mobilise and utilise their social resources, such as social networks, to be able to access their goal of a more equal world:

“We are sitting here, if a husband comes and starts beating, what we will do? Other women mentioned how their husband beat them, but now we are stronger, and they cannot. We will leave them to go and work as semi-bonded labourer as he was doing prior to group formation. We have taken responsibility and contributing, how can they think to beat us? Rather they are taking suggestion in all the decision that is taken in the house.”²⁸¹

Previous research noted that a lack of attention to caste and class differences, a lack of trust in leadership and poor communication among group members may impede a group from acting collectively for change (Lahiri-Dutt & Samanta, 2006). Perhaps, therefore, *Rojiroti*’s specific focus on cohesion, support and collective decision-making among women from similar communities may have supported this change. Indeed, in all FGDs, women referred to the power of the group when it came to actually making changes, definitely providing support for the claim that collective agency was a key part of women being able to realise their goals, as noted in previous research (Finnis, 2017). Additionally, in the way in which

²⁸⁰ FGD #21, 10th November 2017

²⁸¹ FGD #24, 17th November 2017

SHG meetings create legitimate spaces for women to congregate, they can also then become spaces for other activities and for women using the structures and resources available to help facilitate their desires (Jakimow & Kilby, 2006).

However, there were a few quotations that brought into question who benefits from this collective action and agency to change harmful norms for women, including one woman's reflection when considering if children do more or less work since she had joined *Rojiroti*: "I won't allow them [daughters] to cook food. I do it myself and now my daughter-in-law is there to do all such works."²⁸² Although no-one else added to this conversation verbally, I noted that others were nodding in agreement.²⁸³ By choosing to continue to allow their daughter-in-law to do what they wanted to challenge for their daughter calls into question whether the changing agency women are experiencing is only beneficial to those with close familial and kinship ties. This demonstrates the challenges in creating widespread structural shifts in gendered norms, as they depend upon movement building (Batliwala, 2014). Movement building requires women who are able to increase their share of power to open space to others and bring about fundamental shifts in power, privilege and the control of resources. Batliwala cautions that feminist activism does not necessarily lead to these changes, as there are barriers to transformation that come from women themselves, as this example demonstrates.

7.5 CONCLUSION

Although it would be unwise to suggest that SHGs are without tensions or unequivocally associated with improvements in women's agency, certainly from this research and my observations, it appears that they have been an important conduit through which change has occurred for women's sense of their own ability to make decisions about their lives. Even when there were disagreements within groups, overall the relationships within them seemed to be supportive.²⁸⁴ The financial, social and cultural resources noted in Chapters Five and Six are essential for any changes in girls' education as, without these resources, women would not be able to use them to make their own decisions about their lives. Changes in women's perceptions of their ability to control these decisions to support girls'

²⁸² FGD #28, 19th November 2017

²⁸³ Notes from Research Journal, 19th November 2017

²⁸⁴ Notes from Research Journal (numerous dates)

education influenced by increased independence, confidence and communication are then important factors. Subsequently, women's increased role in household decision-making, seemingly facilitated by the negotiating and debating skills from *Rojiroti*, as well as their increased household position and their control over income and expenditure, has arguably the biggest role to play in influencing girls' education. Mothers overwhelmingly noted their ability to support their daughters' education through negotiation with other household members, and independently, as something they both wanted and were able to achieve.

Furthermore, women's collective agency can be transformative, promoting changes in society and local government policy. Through supporting women's participation in community-based networks and formal political institutions, *Rojiroti* membership is supporting their collective resistance and ability to negotiate their personal and collective power to make decisions about their own lives. This is consistent with Subramaniam's (2011) findings that female leadership of community groups had supported women's ability to participate in formal political institutions. Whilst only noted on a few occasions, and amongst the most long-term groups, women have also acted collectively to assert more pressure and challenge harmful gender norms. This power of association and collective action is an important part of transformational change that empowerment theorists consider necessary for challenging gender inequality (Kabeer, 2012). In this case, it would be necessary for long-term positive changes that will influence girls' education. Whilst the social networks that *Rojiroti* provides are important in supporting the development of collective agency, wider shifts in gender relations that occur are likely to be only assisted by women's involvement in *Rojiroti*, rather than due entirely to their membership. Finally, the findings in this chapter demonstrate the complicated nature of understanding the processes of empowerment. In many cases, women referred to changes in agency as influencing their levels of financial, social and cultural resources, such as increased confidence meaning women were more able to access formal institutions. This brings into question whether the pathways in this thesis are as linear as they are depicted, or rather circular, with changes in all areas happening simultaneously, rather than as a direct result of the others.

CHAPTER VIII: CONCLUSION

“Light came to our lives, before this we were in darkness. It brought light in our lives and this light will increase day by day.”²⁸⁵”

8.1 INTRODUCTION

In light of the ongoing and widespread criticisms of microfinance, this study focused on *Rojiroti*, a grassroots, predominantly women-led, microfinance organisation. Based on findings from previous research (Yaron et al., 2018; Yaron et al., 2019), this study began from the position that *Rojiroti* had a number of different mechanisms in comparison with microfinance organisations which have been the subject of criticism. This position was supported by women’s own perspectives during this study. Members and staff detailed a number of distinct *Rojiroti* operating mechanisms, such as the potential to build up financial resources, and included low interest rates, flexible repayment mechanisms, the ability to take multiple and emergency loans and to take loans for multiple purposes. Women also shared their perspectives on how *Rojiroti*’s focus on community engagement made it more likely that they would get support from their husbands in joining the organisation. They also noted female leadership, the focus on solidarity and group support, collective problem solving, and social and emotional support provided by being members.

This thesis therefore sought to explore *Rojiroti*’s influence on girls’ education based on the premise that its distinct operating mechanisms might have supported women to build up financial, social and cultural resources, and increased levels of women’s individual and collective agency. Firstly, quantitative analysis demonstrated changes that had occurred for *Rojiroti* members in comparison with a control group. *Rojiroti* membership led to a significant increase in mothers’ spending on children’s education, a positive impact on women’s financial resources, predominantly in asset ownership, significant positive changes in women knowing their own finances and a significant reduction in domestic violence. Whilst caution must be noted in directly attributing these changes to *Rojiroti* given

²⁸⁵ FGD #25, 17th November 2017

the limitations with the quantitative analysis, these findings are unusual, as previous literature mostly shows modest financial resource gains and impacts on agency. Moreover, whilst changes had taken place, including on education, the qualitative findings enabled a deeper exploration of whether changes occurred for girls, which mechanisms of *Rojiroti* contributed to this change, and the pathways through which this change was able to occur.

Women's perspectives demonstrated that there have been significant changes in their financial resources, often attributed to *Rojiroti's* supportive financial mechanisms. This has allowed women to build up assets slowly, and then choose to spend newfound incomes, accompanied by reduced vulnerability to income shocks, on girls' education. Women particularly noted being able to spend money on daughters' private tuition (school fees and coaching) and examination fees. The pathways considered in the theoretical framework position financial resources as an important way in which women could make strategic choices about their own lives. This is supported by the fact that increased financial resources were being utilised by *Rojiroti* members for girls' education. However, theories of empowerment have also reflected on the power structures that might inhibit women from utilising financial resources, so it was then important to consider whether there were facilitating resources that enabled women to utilise financial resources for their desired purpose (Kabeer, 2017).

Women made it clear that financial resources are essential to support girls' education, but also noted how *Rojiroti* had a positive impact on their social and cultural resources. *Rojiroti's* focus on group solidarity meant that women could work together to consider how to overcome barriers to girls' education. They noted that women leaders of *Rojiroti* had given them awareness in understanding the importance of educating girls, and in acting as role models for the benefits of education. They also noted their own increased education levels, which had led to greater independence; all of these factors had led to changed attitudes towards girls' education. Accompanied with their increase in financial resources, women felt these changes had given them a wider overall resource base and increased their ability to spend resources on girls' education. The power of relationships and shared experience, as well as women's increased self-perceptions, indicates what Batliwala (1993) considered to be essential for women to be able to convert resources into their desired outcomes.

Finally, *Rojiroti* staff and women members felt able to act on their desire to support girls' education or, in the words of empowerment theorists, women's ability to make strategic life choices. Women linked changes in their collective and individual agency to *Rojiroti's* member-focussed and women-led approach, specifically support from other women and skill development that had increased their independence and confidence. Decision-making power was important in making the move from increased resources to positive impacts on girls' education. Women attributed developments from SHG meetings to enabling them to participate more in household decision-making about girls' education. In particular, increased social resources had enabled them to challenge negative perspectives on girls' education, and on other barriers to girls' education, such as early marriage. Women's role in leading and negotiating within the group, and the respect of the group in their communities, were considered to have facilitated these changes. However, it is important to reflect on these findings as a whole. Women staff of *Rojiroti* appeared to have greater potential to mobilise their financial, social and cultural resources to support girls' education than women members. They were more likely to share that they had used their increased income, subsequent independence and confidence to negotiate within their households to advocate for girls' education.

8.2 OVERALL DISCUSSION OF FINDINGS

Before considering the overall discussion of the research questions for this study, there are pertinent findings related to the critical engagement with gender and education. It is interesting that girls' education is often conceptualised by women in this study through the human capital approach lens, as outlined in Section 2.6.2; predominantly women referred to the importance of girls' education as enabling them to access opportunities for employment and referred to their support for this as being an investment. Whilst this demonstrates the importance of formal education for girls' future lives, there are a number of factors to consider further in the linkages between education and empowerment. Access to formal education can come with risks, such as sexual violence and it does not necessarily challenge gender inequality. Therefore, there are still gaps in considering the linkages between gender, education and empowerment more broadly.

However, there were other reflections on education as leading to more holistic outcomes, such as happiness and understanding for girls. This was also evident in the way

in which women spoke about changes in their own changes in education. Perhaps the most salient finding in relation to conceptualising education is the reference to the nature of SHGs as being important learning spaces in themselves. These learning spaces demonstrate Freire's notion of critical consciousness, or of learning in spaces where power is shared and is important for developing people's understanding of their oppression and giving them the knowledge needed to work towards subverting overall power structures. This has implications beyond this context, as the purpose of education is consistently debated by feminist scholars. Further engagement with these ideas is therefore essential to understanding the role of, and potential for, education in women's lives (Gordon, *forthcoming*).

Overall, *Rojiroti* appears to have supported positive changes in women's lives in relation to both roles of education outlined above. Many of these changes are likely to be influential for increasing girls' educational potential. Women's own perspectives supported quantitative findings that they had more financial resources and were spending these on children's education. Although the qualitative research aimed to uncover the influence of financial resources as a result of *Rojiroti* on girls, generally similar impacts were noted overall for all children's education. However, financial resources were considered important for girls' education in particular, due to loans acting as a buffer for when income shocks occurred. This was perhaps the most explicit link between increased financial resources and positive outcomes for girls' education; higher income, more diverse income sources, and a bigger safety net in terms of assets had reduced girls' dropout from education.

Financial resources have been an important pathway through which women have been able to support girls' education, and *Rojiroti's* supportive mechanisms have facilitated this process. Social and cultural resources were also needed to facilitate positive changes for girls' education in particular. In line with previous research on empowerment (Cronin-Furman, Gowrinathan & Zakaria, 2017), when interventions enabled women to engage in critical, conscious reflection on their own circumstances and to share that process with other women, this led to forms of consciousness raising which had greater long-term transformative effects. *Rojiroti's* female group leaders, and the focus on group solidarity and support, appear to have played a pivotal role in enabling mothers to utilise their resources to support daughters' education. Most women argued that their aspirations for girls' education were already high, but there were some cases where women noted that their aspirations for girls' education changed through seeing *Rojiroti* women as role models,

and through their own education levels changing. The social aspect of the group meetings also led to positive changes for girls' education. As Eyben (2011) powerfully argued, relationships matter and, particularly in a context where social networks were limited prior to group membership, the influence of having a support network to turn to in times of crisis, or when there were problems related to girls' education, appeared to be instrumental. Similarly, *Rojiroti's* promotion of girls' education can be linked to positive findings from previous research that noted the importance of role models who inspire, challenge and strengthen the perceptions of others in their abilities (Eyben, 2011). These changing representations of women (perhaps through exposure to *Rojiroti* group leaders) are forms of social action and seemed to have had a powerful effect on women's sense of their agency. Qualitative findings showed women's changing perspectives of their freedom to achieve what they desire. This appeared to come equally from more financial resources, alongside increased education, access to information and social networks.

Cultural changes were noted more broadly than just for women members of *Rojiroti*, particularly the widening availability of employment opportunities for girls, and the increased educational expectations for marriage. *Rojiroti* might have facilitated women's ability to support girls' education financially but changing cultural ideas about the importance of girls' education are likely to have contributed to enabling mothers to act on their desires to support girls' education. These cannot be attributed to *Rojiroti*. However, given high aspirations, and greater financial resources, women are in a positive position to support girls' education. Widely noted in the recent literature on gendered aspirations for education in Bihar (Sharma & Wotipka, 2019) is that different conceptions of what constitutes a good or valued life for boys and girls is determined by culturally maintained gender roles (Purewal & Hashemi, 2015). In spite of shifting aspirations, women's ability to support girls' education with their financial resources, access to social support and increased confidence in their own position, in part through *Rojiroti* has arguably helped women in realising these aspirations. Previous research on microfinance found increased resources for women members, but not women's ability to translate them into action (Duvendack et al., 2011). Indeed, the fact that women's newfound resources might lead to violence in the household is often considered by those writing about microfinance due to destabilising household gender norms. A recent study evaluating an organisation operating SHGs reflected on how, when groups were seen by families as a conduit for accessing various government schemes or other opportunities, women were actively encouraged and supported by families to join (Kabeer et al., 2019).

Women referenced their elevated position in their household and in society since being part of *Rojiroti*. In a similar vein to the findings in Bangladesh (Kabeer & Huq, 2010), noting that membership of a group network had given women collective strength, women appeared to be in a more powerful position to support girls' education as a result of *Rojiroti* membership, particularly in negotiating with family members about the importance of supporting girls' education. The most commonly noted dispute in households was in relation to supporting girls to reach higher levels of education and in investing household finances on private school and tuition. Women expressed their ability to debate with their husband, through negotiating skills they had learnt in group meetings, to put forward a stronger argument for prioritising girls' education. As noted in Section 8.4, there are some caveats to these positive findings, and an important reflection from the qualitative data is that women staff of *Rojiroti*, who were involved in one-on-one interviews appeared to have experienced stronger changes in their individual agency. However, as these changes were also noted by women in FGDs, just to a lesser extent, this is perhaps reflective of the staff's longer-term membership.

Considering the explicit focus on power relationships within theories of empowerment, financial resources might give women the means through which to support girls' education, and social and cultural resources are a fundamental conduit to enhance a woman's ability to make strategic life choices. The social relationships and networks fostered through *Rojiroti* have been noted in previous studies as providing a crucial pathway through which women can change their perception of their subordinated position in society, vital for engagement in collective struggles for gender justice (Kabeer, 2012). Increased education and independence have supported *Rojiroti* members to change the prevailing patterns of access to, and control over, resources, highlighting the circular process of empowerment considered in Section 7.5. Batliwala (1993) considered these processes to be fundamental for challenging the power structures that limit girls' educational access. *Rojiroti* has led to women being better able to support girls' education, and to begin to challenge power structures in their households and communities. However, longer term shifts in the oppressive barriers that still limit girls' experience in education, such as violence, are unlikely to be shifted by one movement alone, but signals the need for cohesion and collaboration among movements.

However, membership of *Rojiroti* certainly has the potential to foster transformative change in terms of gender equality. This is summarised below in **Figure 4** that links the overall findings of this study to the theoretical framework presented in Section 2.6. I also now envisage this in a more circular, and multi-dimensional way than first presented in Section 2.6, due to the complicated processes of empowerment, and this is now represented by the multi-directional arrows related to the pathways to change.

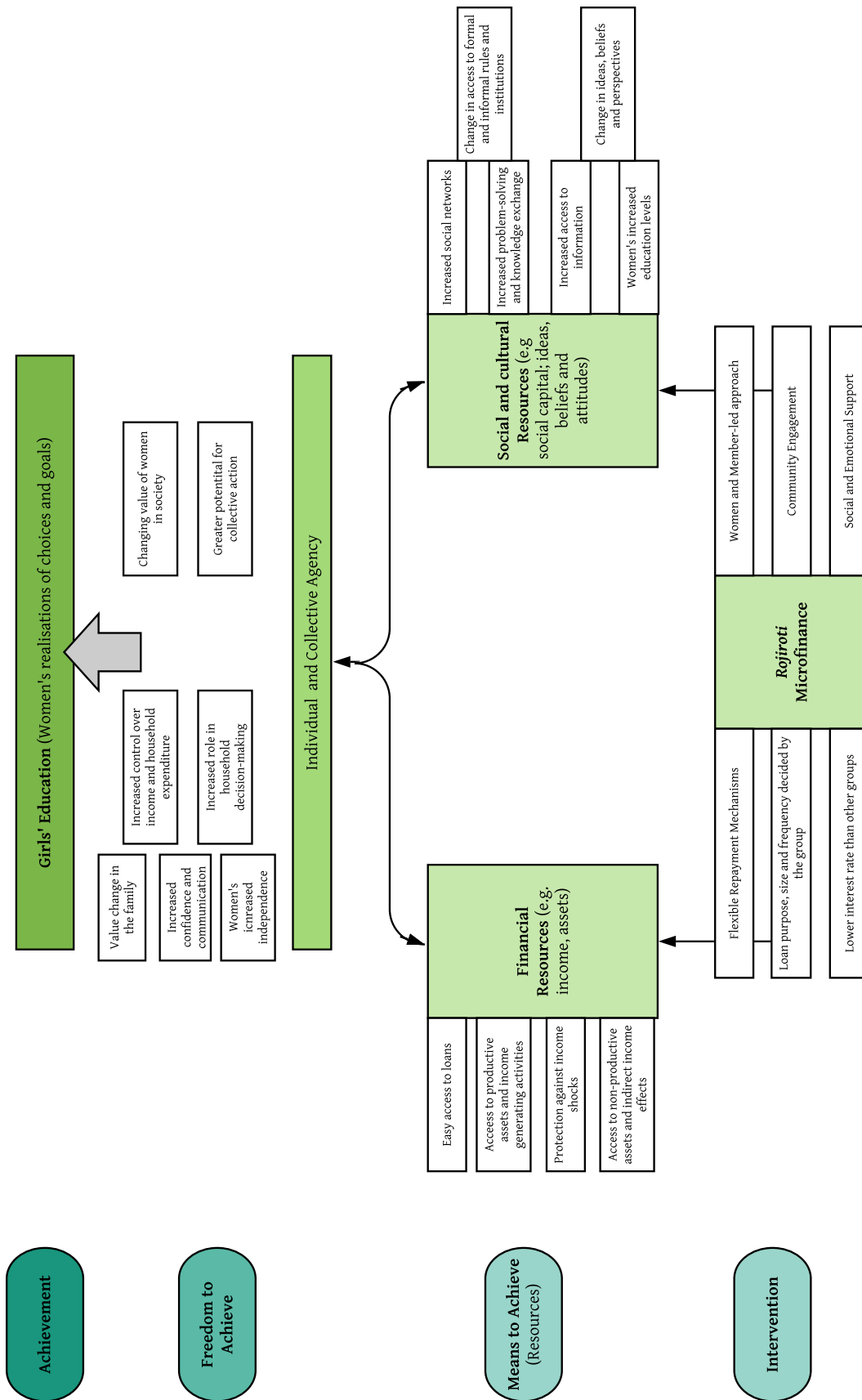


Figure 4: Understanding Findings using Theoretical Framework

8.3 SIGNIFICANCE AND IMPLICATIONS OF FINDINGS

8.3.1. Implications for Microfinance and ‘International Development’

There are two particularly significant implications from these findings. Firstly, this study supports the criticisms of mainstream microfinance as well as those who have argued that microfinance needs to be adapted (Duvendack & Bateman, 2019; Meager, 2019). It found that the specific mechanisms of *Rojiroti* enabling women to build up financial resources were low interest rates and flexible repayment strategies. These mechanisms were also attributed to the fact that *Rojiroti* membership has led to a significant reduction in domestic violence, as women noted how husbands recognised how important women’s access to *Rojiroti* loans was in comparison to alternative sources of loans or money. The prominent critics of microfinance have particularly pointed to profit-driven lending, with high interest rates and inflexible repayment processes, as driving poor members into deeper levels of debt. Indeed, *Rojiroti* staff members considered the low rate of interest and flexible repayment to be essential. If this was not one of *Rojiroti*’s key mechanisms, then they could either not reach and support the poorest women, or these women would end up facing difficulties in sustaining positive changes in financial resources, nor be able to then use these for long-term goals, such as girls’ education. Therefore, *Rojiroti* has seemingly avoided the pitfalls of more mainstream microfinance organisations. Unlike other institutions, *Rojiroti* focuses directly on what works for the most marginalised and seeks to create operating mechanisms to target women’s needs directly. In addition, the organisation is directly accountable to the community in which it operates, which has the potential to contribute to a strong sense of solidarity and cohesion. For those working in other microfinance organisations this raises a few particularly salient lessons, predominantly that flexibility in repayment, and low interest rates should be prioritised if they are to reach, and truly support, the most marginalised groups.

Arguably, the grassroots, community and predominantly women-led approach of *Rojiroti*, and particularly its mechanisms of community engagement, group solidarity and support and a focus on information and education transfer, have been important in leading to positive impacts for girls’ education. The leadership of groups by community members was vital, as women members specified being able to aspire to educational levels of those

they could relate to and also share problems together. The fact that this positive feedback was widely noted allowed *Rojiroti* to evolve from using some male leaders (as noted in Chapter Seven). The constant feedback mechanisms, through their member-led approach, meant that *Rojiroti* understood which of its operating mechanisms were working effectively. This is in direct contrast with many interventions in international development. Too often, projects are short-term, and evaluations happen at certain time periods with tight deadlines and are tied to specific outcome indicators that fail to understand the bigger picture of why interventions may or may not be working. They may also miss important positive or negative changes. The fact that *Rojiroti* understands the community it serves so well, and the fact that it has engaged in constant consideration of its own mechanisms of delivery, sets it apart from other microfinance organisations. Therefore, mainstream criticisms of microfinance may well hold, but from this example, we can see the potential of microfinance that is grounded in local knowledge and expertise. This has wider implications for development interventions more broadly; there is a need to understand the context and participants for an intervention fully, as well as to engage in long-term and sustained feedback and evaluation.

In terms of recommendations, whilst this study does not intend to draw generalisations, it has shown the benefits of building and sustaining a democratic accountability structure whereby the community an organisation seeks to serve has a leading role in the direction of its provisions. For donors, it is clear that grassroots organisations have potential to foster supportive changes in their own communities and so funding for the work of grassroots organisations should be prioritised. There is also scope to explore the wider impacts of grassroots organisations within their own communities; although this study has focused explicitly on girls' education, the potential impacts of grassroots organisations on community relationships and gender equality more broadly warrants further investigation.

8.3.2 Implications for 'Economic Empowerment' and Girls' Education

Given the prolonged focus on women's economic empowerment in the international development sector, this study supports those who have reiterated the importance of keeping a broader perspective (Thakur, 2019). Batliwala (2007) argued that increased resources alone will not lead to empowerment that is transformative and that in many

ways, empowerment has lost its conceptual grounding in transformative politics, robbing it of substantive meaning. The focus on 'economic empowerment' has resulted in "taking the analysis of power out of the empowerment framework" (Batliwala, 2014: 80-93). These findings, viewed from a critical feminist perspective, found that the development of abilities to analyse and recognise rights, and the role of leadership from within communities themselves were essential, reaffirming the importance of challenging these limited notions of empowerment that align with the neoliberal agenda.

The key features of *Rojiroti* microfinance that appear to enable the greatest changes in long-term gender equality (girls' education) are not solely linked to financial services but to social and cultural resources. This was strongly emphasised by women as integral to building up their individual and collective agency to advocate for girls' education in their household and community. Even though financial resources were invaluable, without the additional education, networks and information that the organisation provided, women would not necessarily have been able to address other barriers to girls' education beyond cost barriers. Additionally, without the moral support and role models of the women staff of *Rojiroti*, they may also not have found the confidence and decision-making power to then act on these changed aspirations, nor be able to challenge instances of inequality they perceived within their households and communities that influenced girls' education, such as early marriage.

As critics of the neoliberal agenda of 'development' have noted, a focus purely on entrepreneurship, productivity and income generation ignores the power of collective and female solidarity and its importance in creating changes in gender structures that lead to long-term change for girls' education (Wilson, 2017). A focus on enhancing women's financial resources alone misses a crucial dimension in the process of women being able to define their own goals and act on them. There have been concerns about the importance of interventions that focus on women to create spaces for women to build confidence and self-esteem (Gita Sen, 1997). This appears to be particularly important when interventions seek to sustain long-term positive effects on women and girls, in terms of girls' education, but also in building up women's own potential to challenge gender inequality. The specific reference to women's increased involvement in political action and leadership has been noted in other contexts as important in transforming power structures that have historically prevented women from acting for their goals and desires (Maber, 2014). In some ways, the strength that *Rojiroti's* groups enabled is illustrative of what Batliwala (2008) referred to

in calling for the transformation of relationships. In the same vein, authors have been criticising ‘economic empowerment’ interventions that reinforce restrictive gender roles (Cronin-Furman et al., 2017), by working around broader restrictions on women’s rights instead of challenging them. Critics argue that focusing narrowly on economic prospects can be counterproductive for long-term changes in gender equality. I do not claim that *Rojiroti* has ‘empowered’ women, in part due to contradictions with the use of this term, but it is clear that *Rojiroti*’s support has gone beyond financial resources and has begun to see women challenging harmful and unequal practices. As was explored in Chapter Six and Seven, *Rojiroti* has mechanisms through which women have become more aware of their rights and entitlements and have supported each other in taking this forward informally and formally, including through local government structures. The indirect impact on girls’ education is significant given changing mindsets about the potential of girls and apparent subsequent reduction in cultural barriers to education.

Although *Rojiroti* cannot be directly credited for all these changes, the fact that it has incorporated the need to think more broadly than just ‘economic’ empowerment, is reflective of its contextual and local knowledge, in particular being aware of power relations that are barriers to transformation. Linking this back to postcolonial feminist theorising, also reiterated in feminist standpoint epistemology, is the strong support the findings from this thesis have for strongly contextualised interventions, that do not follow the “simplistic recipes” of mainstream development (Batliwala, 2014). Given that change derives from “different temporalities of struggle” (Mani, 1992: 309), these struggles would be best understood by centring and prioritising the knowledge of women who are experiencing them. As others have argued, grassroots organisations have been doing the groundwork to move away from a narrative based purely in ‘empowerment’ to a focus on rights-based approaches that support women to recognise and demand their rights (Broberg & Sano, 2018). Through being community-led and predominantly women-led, *Rojiroti* has enabled women to dictate the provision of microfinance from *Rojiroti*, but it has also meant that the intervention adapted, based on their perspectives. In many ways, this means that women members of *Rojiroti* are not cut off from the levels of power, as they are able to galvanise and support each other for political action and change, with women mobilising political consciousness. In contrast to critiqued interventions, where women are given livelihoods instead of power or agency (Cronin-Furman et al., 2017), the specific mechanisms of *Rojiroti* appear to have avoided this. Arguably, only through enabling women to access power can long-term change for girls’ education occur. There is thus a

need for greater support for local projects, based on women's own priorities. Despite their importance and ability to achieve more transformative notions of empowerment, they receive limited funding and support (Stromquist, 2015); these must be prioritised by the development sector and feminist activists alike.

8.4 LIMITATIONS OF RESEARCH

Although quantitative data are important in setting the scene and supporting greater understanding of changes that have occurred for children's education, they provide a limited picture. The fact that data were not disaggregated by gender meant that I could not determine the impact *Rojiroti* membership had on girls' education specifically. Using PSM and DiD analysis could only demonstrate what occurred for *Rojiroti* women in relation to the control group based on observable characteristics. Unobservable characteristics could have influenced positive changes noted for *Rojiroti* members. I do not seek to claim causal impact, but significant changes in women's spending on education provided a basis through which to explore whether there had been positive changes for girls' education.

Qualitative research is not without its limitations. In particular, my concern is the Hawthorne effect, that women spoke more positively about changes in their life, either due to the fact that they wanted to appease or impress me, or because they associated me with *Rojiroti*. I have considered this in Chapters Five, Six and Seven, but it is entirely possible that women have highlighted the positive changes in their lives more strongly than they have appeared in actuality.

Notes from my research journal challenge a number of potential scepticisms about these changes. I met or saw interactions between women and male relatives, which supported their perspectives about respect and support of their membership. I also saw girls attending school and heard anecdotes from girls about increased support from their mothers since they joined *Rojiroti*. This mostly related to mothers being able to take loans to pay for transport, uniforms or fees. Additionally, I observed conversation and support in group meetings, as well as the positive and friendly relationships between *Rojiroti* staff and members, as well as the wider community. There is a possibility that these findings may appear more positive than the reality, but my observations across the groups support the findings of positive changes in women's lives.

Finally, as has also been noted, some changes in women's lives are more easily attributed to *Rojiroti*, whereas cultural shifts are almost impossible to link directly to the organisation. I trust that I have reflected this in my conclusions. I do not seek to state that *Rojiroti* is the sole contributor to positive changes, but that it has supported women alongside cultural shifts that occurred. Whilst the mechanisms of *Rojiroti* that have enabled positive change are clear, it is hard to make strong conclusions about the pathways through which change has occurred for girls' education specifically. It is a complex combination of financial resources with social and cultural resources, and women's ability to use them to support girls' education, that have led to change. One way through which to truly test the impact of *Rojiroti* on these factors, would have been to include some potential dissenting voices, for example women who had dropped out of SHGs, or husbands of SHG members; although this would have yielded potentially important insights, it would have gone beyond the scope of learning from women's own experiences of changes that had taken place in their lives. In line with feminist standpoint theory, these women are the experts on their own experience and thus it was decided that this focus would be retained. However, there is scope for further research to explore wider perspectives on these changes.

The goal of this study was not to generalise but to provide a rich, contextualised understanding of women's own perspectives of how an intervention has changed their ability to support girls' education. I focus on the transferability of this research and hope that these results have significance beyond the bounds of the project (see Section 8.3). The importance of considering how women might mobilise their resources is relevant for any context where significant gender transformation is needed. A recent article asked, 'can the microcredit model be improved?' (Dimble & Mobarak, 2019); my findings provide insight into how one organisation has developed supportive delivery mechanisms that complements a recent article arguing for a focus on women's solidarity in programme delivery (Kadirgamar & Kadirgamar, 2019).

8.5 OVERALL REFLECTIONS ON THE PHD JOURNEY

I have learnt a lot about my own perspectives and positionality as part of this study. The research process involved critical reflection, self-critique and learning, which has taught me that my own limitations and fallibility need to be central to my development as a researcher.

One of my most important areas of learning was the need for flexibility and constant dialogue in ethical decision-making. Although I engaged with the relevant literature from the outset (e.g. Tuhiwai Smith, 2012; Robinson-Pant & Singal, 2013), there were unexpected challenges and considerations. As noted in Section 3.7.2, *Rojiroti* staff in particular did not want anonymity, but rather stressed the importance of their knowledge as being entwined with their words, and desiring recognition for this. This required considerable reflection and ongoing dialogue; the importance of adequately representing and analysing women's knowledge in this study became apparent and more daunting than it had been prior to this point. I have tried to represent women's voices ethically and thoughtfully but am aware of my own limitations. I have constantly read, re-read, poured over transcripts and my own research diary, often struggling with the magnitude of being trusted with people's perspectives on their lives. Going forth as a researcher, this is my greatest learning, and I can only hope that I have begun to do justice to what was shared with me, and that those involved would be happy with these conclusions.

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Appendix 1 – Survey Questions (Quantitative Survey)

Taken from Survey Document provided by Rojiroti

- 1) Respondent Name
- 2) SHG Code
- 3) How many family members live in your household?
- 4) How many children of school age do you have?
- 5) How many of your primary school age children attend school full-time?
- 6) How many of your children go to private school or take tuition?
- 7) Does your household own any of the following?
 - Handpump
 - Cycle
 - Radio
 - Fan
 - TV
 - Refrigerator
 - Motorcycle
 - Telephone
 - Sewing machine
 - Other agricultural implements
- 8) How much land did you lease/sharecrop/cultivate?
- 9) How many goats/pigs/sheep did you own outright/share?
- 10) How many poultry did you have?
- 11) How many oxen did you own/share?
- 12) How many cows did you own/share?
- 13) How many buffalo did you own/share?
- 14) Have you made any (forced) sale of assets?
- 15) Did you borrow from anybody to get food?
- 16) How many times did members of your family fall sick in the past year?
 - What do you normally do to treat sickness?
- 17) Do you know how much income and expenditure there is in the household?
- 18) Can you travel outside the village to visit relatives without permission?
- 19) How often do you experience domestic violence?

Appendix 2 – Framework for One-on-One Interviews

Date of Interview:	Person Interviewed:
Interview completed by:	Reason for Interview eg. Central Management, District Management, Village Management

Interviewer Statement (to be translated into Maghi/Hindi):

Hello, many thanks for agreeing to be interviewed. This discussion is an opportunity to talk about CPSL/Rojiroti microfinance provision and its impact on members. There are no right answers, and I would like you to share what you feel comfortable sharing. Please be aware that everything we discuss today will be confidential and you will remain anonymous. You are also free to leave at any point if you no longer wish to have this conversation, without having to give a reason.

Background of Interviewer:

The objective of this interview is primarily just to get your thoughts and insights on the provision of Rojiroti microfinance and the impact you've seen it have on the lives of women. I am a student, and so this interview will contribute to my research and so may be shared publicly. Please let me know if you have any problems with this.

Would you like to participate?

Is it alright for me to record this conversation (this will not be shared)?

Permission given: Y / N

Sample question list: (this interview is semi-structured, and some questions may arise in response to answers)

Introductory Questions:

1. How long have you been involved with CPSL/Rojiroti?
2. In what capacity are you involved? (please describe)
3. What are the main activities that take place in your group?
4. *What changes in your life/group members' lives have you noted since becoming a member of Rojiroti?*
5. What impact overall do you think *Rojiroti* has had on women's lives?
6. *What is the main difference between Rojiroti and other loan lending organisations?*

Financial Resources

7. *What is the main reason why you have taken loans?*
 - a. *What impact has this had on your life?*
8. What is the main reason you see why women take loans?
 - a. What impact has this had on their lives?
9. *Have you experienced changes in your financial resources since joining?*
10. What changes have you seen in members' financial resources since they joined?

Social/ Cultural Resources

11. Can you describe any additional support provided within SHG meetings? (prompts: education, financial literacy, social support)
12. What are your usual topics of discussion in group meetings?
13. *Do you think Rojiroti microfinance has had an impact your position within the household?*
 - a. *If yes, please describe what impact you have seen of Rojiroti provision on your position within the household? (Prompts: violence, travel, control of the loan?)*
 - b. *If no, why do you think this is?*
14. Do you think Rojiroti microfinance has had an impact on women's position within the household?
 - a. If yes, please describe what impact you have seen of Rojiroti provision on women's position within the household? (Prompts: violence, travel, control of the loan?)
 - b. If no, why do you think this is?
15. *What have been the changes in your levels of education and skills?*
16. *Have you noted any changes in women's education and skills?*

Girls' Education

1. *What changes have taken place in your children's' life since you were a member?*
 - a. *What changes have been most important for your daughter? (if they have one)*
2. What changes have taken place in members' children's lives since they joined?
 - a. Changes specifically for daughters?
3. Is education talked about during SHG meetings? In what way?
4. What are your aspirations for girls' education?
 - a. Have these aspirations changed at all?
 - b. Does being a member of *Rojiroti* have any impact on these aspirations?
5. Have **you**/ women within SHGs used microfinance loans to support girls' education?
 - a. If so, for what purpose have these loans been taken?
6. Do you think microfinance loans help mothers to send daughters to school?
 - a. Why or why not?
7. Have SHG members mentioned that their daughters are attending school more often since receiving microfinance?
 - a. Why might these changes have occurred?
8. Do you think there are barriers to girls' being educated in this area? If so can you describe some of these barriers. (Prompts: distance to school, social expectations)
 - a. Are opportunities equal for boys and girls?
9. *Have you noticed any changes in the levels of children working in your household/ members' households?*
10. *Have you noticed any changes in the age in which children (girls) are getting married?*

Appendix 3 – Framework for Focus Group Discussions

Date and Time of Interview:	Group Interviewed:
Interview completed by:	Location:
Observation Notes: (how many people in attendance, location of interview in village (eg. Indoors, outdoors), whether people are nearby etc...)	

Interviewer Statement:

Hello, many thanks for agreeing to be part of this discussion. This discussion is an opportunity to talk about your SHG membership, about your own education and about the education of your daughters. There are no right answers, and I would like everyone to share whatever they feel most comfortable with. Please be aware that all answers are confidential and will be shared anonymously. You are free to leave at any point, without giving a reason.

Background of Interviewer:

The objective of this interview is primarily just to get your thoughts and insights on the provision of Rojiroti microfinance and the impact you've seen it have on the lives of women. I am a student, and so this interview will contribute to my research, and so may be shared publicly. Please let me know if you have any problems with this.

Would you like to participate?

Is it alright for me to record this conversation (this will not be shared)?

Permission given: Y / N

Sample question list: (This is a discussion, so these questions will only be used for prompts; questions have been formulated to try and prompt discussion between members, rather than just allowing one woman to respond)

Introductory Discussion Questions

1. How long have you been members of this SHG?
 - a. Did you already know each other before you joined?

2. Can you describe some of the changes in your life that have taken place since you became a member of the SHG?
3. *Are there any differences between this group and other loan lending sources?*

Financial Resources

1. Can you describe some of the reasons you have taken microfinance loans? (Prompts: Do you take loans for similar reasons, or are your reasons for taking loans very different to each other?)
 - a. Of these reasons, which do you think are the most important?
2. Who keeps control of your loan in your household? (Prompt if not mentioned - do you give it to your husband?)
3. Has your level of financial resources increased since having access to loans? (prompt: poultry, house development etc)

Social/Cultural Resources

4. What is the purpose of your SHG meetings?
 - a. What do you discuss?
5. Have you ever travelled alone (without male permission)? Discuss this trip (Prompt if not mentioned – distance)
6. How are decisions about household expenditure made? (Prompts: who is involved? When? Always the same?)
7. Describe anything that you have learnt since being a member of a SHG (Prompts if not mentioned - financial management/literacy)
8. Has your position in the household changed at since you have been a member of this group?
9. *Have there been any changes in the amount of household work your children are involved in since you have been a member of this group?*
 - a. *For daughters?*
10. *Have you noticed any changes in the ages in which children are getting married?*
 - a. *For daughters?*
11. *Please indicate your opposition, support or neutrality for the following statements: (cut post-pilot)*

	Opposed	Neutral	Support
I believe that girls' education is of utmost importance			
I believe that girls' education is as important as boys' education			

Borrowing a loan means that I can send my daughter to school			
Cost is the main reason why I cannot send my daughter to school			
Being a member of this SHG has had an impact on my daughter's education			

Girls' Education

12. Has being a member of the SHG had any impact on your children? If so, please describe what changes have occurred.
13. Has being a member of the SHG had any impact on your daughters specifically?
 - a. Please describe these changes
 - b. Are different to changes that your sons have experienced?
14. How important is the education of children?
15. *What factors influence your decision whether to send daughters to school?*
 - a. *Is your daughter current enrolled/attending?*
 - b. *If not, what level did she reach?*
16. Do you think there are any barriers that girls face in accessing education? If so, could you please describe what you think these are. (Prompts: distance/financial)
17. Have you ever taken loans to support children's education?
 - a. *Follow up if needed:* For daughters as well as sons?
18. Are you more/less likely to be able to send daughters to school since being a member of the SHG?
 - a. What has supported this?
19. If children are in school do you help your children with their schoolwork? (if so, in what ways do you help)
20. Do you think that it is important to educate daughters? Is their education as important as education for sons?
21. *Has your opinion on educating daughters changed since you have been a member of this SHG? If so, how and why?*

Appendix 4 – Memorandum of Understanding between *Rojiroti* and Researcher

Memorandum of Understanding (MoU) between Rebecca Gordon (RG) and Rojiroti (RR)

1. The MoU recognises the importance of collaboration between RG and RR. However, whilst RR's support and guidance will be vital for the work of RG, this MoU is between RG and RR only and *not* the University of Cambridge.
2. Sunil Choudhary will be the point of contact for RG within RR.
3. RG will work within RR's ethical guidelines, health and safety requirements and research guidelines.
4. All parties will observe their obligations under the Data Protection Act 1998 (UK) which will include: not disclosing any personal data to any person, except when there has been written consent from Sunil Choudhary on behalf of Rojiroti and taking steps to protect personal data in the research process, including that all those with access are not permitted to share this information.
5. This MoU is prepared in the understanding that this relationship, between RG and RR will be mutually beneficial, as RG will gain access to participants for her research for her doctoral study, and Rojiroti will gain a deeper understanding of the effectiveness of their provision of microfinance, as well as visibility through any future publications and presentations.
6. Before any findings are presented, RG will check these with RR to ensure that there are no errors or breaches of confidentiality.
7. RG will undertake training with RR staff on facilitating focus group discussions and will receive support from these staff in this aspect of data collection.
8. All parties will try to provide feedback and approval required on research tools within a reasonable timeframe, to be agreed upon jointly.
9. RR have the right to terminate this MoU immediately with written notice if RG does anything which does not comply with their work, or if RG does anything that might bring RR into disrepute.

Signature/ Date

Appendix 5 – Example of Translator Agreement of Confidentiality

Confidentiality Agreement Sample

Project Title: Rebecca Gordon – PhD

I _____, the translator agree to keep all the research information shared with me confidential by not discussing or sharing the research information in any form or format (e.g. recordings, transcripts) with anyone other than the researcher.

I also agree to:

- 1) Keep all research information in any format secure while it is in my possession.

- 2) Return all research information in any format to the researcher once the translation has been completed.

- 3) After consulting with the researcher, destroy all research information in any format regarding the research project that is returnable to the researcher.

_____ (Print Name) _____ (Signature) _____ (Date)

Translator

_____ (Print Name) _____ (Signature) _____ (Date)

Researcher

Appendix 6 – Quantitative Analytical Methods

Determining Baseline Characteristics

As detailed in Section 3.4.1, the sampling of the treatment and control group was based on a number of important considerations related to regional variations and socio-economic background. In spite of this, to be able to undertake DiD analysis from the outset, the baseline characteristics in each group need to be similar enough to be able to test whether any changes at endline were as a result of the intervention, rather than the fact that women in both groups started from different positions. Between baseline and endline, those who were in the treatment group actively participated in the intervention (Yaron, 2014). Thus, the aim for testing for differences at baseline is then to be able to attribute change over time to the intervention. The baseline variables that were chosen to test similarity between the treatment and control group are those that were collected within the household survey which could influence women's *spending on education* (the outcome variable), as well as any variables that might have influenced the likelihood of a woman being in the treatment group (to account for the issues of self-selection). As noted in the literature on DiD analysis, only variables that simultaneously influence the treatment status and the outcome variable should be included (Sianesi, 2004; Smith & Todd, 2005).

The variables that were chosen to assess for variation were based on the literature related to microfinance membership and educational expenditure in rural India (Karlan, 2014; Jayachandran, 2002). Although there were other variables found in the literature, such as mothers' own education levels (see Section 2.3.4), the selection was based on the variables highlighted in the literature that were also collected as part of the household survey. These variables included *land ownership* and *productive asset index* (which included poultry and cow ownership). Both these variables serve as a proxy for income generating potential, which would influence women's likelihood of joining *Rojiroti* and their ability to spend on education. The variable *house type*, an indicator of financial status and *whether women had borrowed money for food in the last year* which acted as a proxy for vulnerability to income shocks would also affect women's probability of joining *Rojiroti* and of spending on education. Whether women had access to *non-productive assets* (an index comprising of radio, bicycle and mobile phone ownership) was also considered likely to influence *Rojiroti*

membership and ability to spend on education, as it indicated a more stable socio-economic position. There were also three indicators of agency which were particularly likely to influence women's ability to spend on children's education, as well as their likelihood of joining *Rojiroti* that required them to meet outside and engage in financial transactions. These were women's mobility (*women's ability to travel without permission*), levels of *domestic violence* (an index of the frequency a woman had experienced domestic violence in the last year), and *women knowing their own household income*.

Two-Sample T-Test

In order to assess the difference in baseline characteristics of the treatment and control groups, a two-sample t-test with equal variances was run.²⁸⁶ The t-test measures the size of this difference relative to the variation in the data. A one-sample t-test calculates the t-value from only one sample from the entire population, which would mean getting slightly different t-values each time, due to random sampling error. Alternative options would have been a paired t-test. However, because the two samples are independent, a two-sample t-test was used to compare the difference in the means. If I had used a paired t-test, there would be an assumption that the before and after scores are paired. A two-sample t-test with equal variances considers whether two groups have the same mean for a single variable. For example, when looking at the *percentage of those owning no land*, the null hypothesis would be that the average percentage is the same. The alternative hypothesis would be that a greater percentage of the treatment group own land, or that a greater percentage of the control group own land.

By using a two-sample t-test, STATA reports the results for all three alternative hypotheses. STATA calculates the difference between the two means [$\text{mean}(\text{Control}) - \text{mean}(\text{Treatment})$], so the alternative hypothesis, $\text{diff} > 0$ ($\text{Pr}(T > t)$) is also the hypothesis that the mean of *percentage of those owning no land* is greater for the treatment group, than for the control group. If the probabilities are well above 0.05, no matter what alternative hypothesis is tested, you cannot reject the null hypothesis that the mean level of land ownership for treatment and control group is the same (Field, 2017). Given that a two-

²⁸⁶ The reason I have used a t-test rather than a chi-square test is because a t-test requires two variables, one that is categorical with two levels (in my case, Treatment and Control) and the other must be quantitative and be estimable by a mean (e.g. number of children in school). A chi-square test on the other hand requires categorical variables, usually only two, but it could be more (e.g. nationality and favourite chocolate bar). Therefore, for the variables I have, a t-test is most appropriate (Field, 2017).

sample design does not control for the variability of the experimental unit, a large sample is required to achieve statistical significance of a given difference and variability in the data. I have noted that in numerous cases, sample sizes smaller than my own are used for both PSM and DiD (e.g. Card & Krueger cited in Villa, 2012). **Table A6.1** presents the results of the two-sample t-test.

Variables	Mean Treated	Mean Control	Diff	t	Pr(T>t)
Percentage owning no land	0.455	0.672	0.217	6.532	0.000***
<i>Kutcha</i> housing	0.569	0.844	0.275	8.825	0.000***
Borrowed for food (in last year)	0.616	0.818	0.201	6.444	0.000***
Productive asset index	0.194	0.219	.0249	0.596	0.276
Non-productive asset index	0.293	0.154	-0.139	-6.790	1.0
Percentage able to travel without permission	0.558	0.451	-0.105	-3.131	0.999
Domestic Violence Index	1.907	2.320	0.413	5.917	0.000***
Knowing own income	0.701	0.713	0.012	0.401	0.344

Table A6.1: Baseline Two-Sample T-Test to Compare Means

The greater the magnitude of t (either positive or negative), the greater the evidence *against* the null hypothesis, that there is no significant difference. The closer t is to 0, the more likely there is no significant difference. The probability of obtaining a t -value of 2.8 or higher, when sampling from the same population, is approximately 0.006. Therefore, if the t -value is over 2.8 it is a clear sign of significant difference in the populations. From **Table A6.1**, it is clear that there is substantial difference between the treatment and the control group at baseline, as for the majority of the variables, the t -value is higher than 2.8. Based on socio-cultural indicators, the treatment and the control group have similar baseline characteristics, with very similar means for women who know their own income and are able to travel without permission. The control group has a higher level of domestic violence experienced in the last year. 84 percent of the control group live in *kutcha* housing, in comparison to 57 percent of the treatment group and are less likely to own land. They are, however, more likely to own productive assets than the treatment group. The fact that there are a number of $\text{Pr}(T>t)$ values at 0 would suggest that an alternative hypothesis on a number of these variables would hold, confirming that there are significant differences between the treatment and the control group.

At baseline, one would want to see no or a small amount of difference. These results would therefore be highly problematic for further analysis. To address this, I sought to use PSM to try and address this problem and to match the treatment and control group based on observed covariates. Given that I had the benefit of using a secondary dataset, I knew how these data had been previously been analysed for the purpose of an impact evaluation (Yaron, 2014). PSM had been used successfully to generate balanced covariates at baseline. My own involvement in subsequent analyses of these data, with the purpose of looking at impact on domestic violence mitigated this issue by conducting PSM (Yaron et al., 2019). Thus, I sought to do the same. However, even though the sampling sought to reduce the number of differences based on geographical location and socio-economic background, given there are differences in the observables at baseline, it is very likely that there will be differences in unobservables.²⁸⁷ These cannot be conditioned out by PSM, as it is not possible to match on unobservables, and thus this limitation has to be acknowledged throughout.

The Introduction of Propensity Score Matching

Assessing the difference between observed and unobserved outcomes would ideally be achieved using random assignment although, as noted in Section 3.3.2, this does not guarantee similarity. This was not the case for these data (as identified in the previous section), and there are ways to address this. One approach is matching which provides a non-parametric alternative to regression analysis, where individuals in treatment and control groups are matched according to identical values for confounding characteristics, which would allow for treatment and control groups to be identical (across observed characteristics) expect for receipt of treatment. However, matching can be difficult, as matching across numerous characteristics increases the likelihood of encountering the curse of dimensionality (Alcott, 2017) whereby, as the number of characteristics for which a match is needed increases, the probability of finding an individual in both groups with these characteristics decreases. A solution to this problem is PSM; instead of comparing individuals across multiple characteristics, the approach matches the probability of the individual receiving the treatment (Rubin, 1997).

²⁸⁷ Unobserved variables are factors that could influence the outcome variable that are not measured in the dataset (see Section 4.2).

Therefore, I decided to use PSM in order to reduce sources of bias, particularly self-selection bias, which tends to be problematic in evaluations of microfinance, as has been outlined extensively in the literature and stated above (Duvendack et al., 2011). The key assumption underlying PSM is that the propensity score is estimated using observed baseline covariates. Women whose propensity scores are equal will have similar baseline covariate values and thus be comparable. Another important assumption for PSM is the need to match on all factors that might affect treatment assignment; therefore, there must be no unmeasured confounders (Deheija & Wahba, 1999). This means that model estimates are sensitive to accurate selection of the characteristics that lead to the calculation of the propensity scores. The greater challenge is thinking about which unmeasured variables would have further improved the propensity score estimations.

Limitations of PSM

The main limitation with PSM is that it only matches based on observed variables. There are number of variables not available in the dataset that may influence the outcome spending on children's education, such as mothers' educational level. Given the sampling method, a number of these unobserved variables that may influence the final outcome would be similar for both treatment and control group. However, it is still important to recognise that unobserved variables may have influenced the results. In PSM in particular, unobserved factors cannot be captured in the matching models, which could lead to bias in the subsequent analysis. However perfect the match on variables between members of the treatment group and control group, there will always be some uncertainty on the quality of matching on unobserved variables (Guo & Frazer, 2015).

Given the value of PSM in enabling analysis of the difference in variables between treatment and control groups in comparison with other forms of analysis (See Section 3.3.2), and the successful use of it for analysing this dataset on previous occasions, it will be used whilst acknowledging these limitations. Caliendo and Kopeinig (2008) summarise the steps for implementing PSM: the estimation of the propensity score, choosing the matching algorithm and matching, and checking that the covariates balance.

Step I: Estimation of the Propensity Score

Logistic regression is the recommended method for estimating the propensity score. In the propensity score model, the outcome variable is the (logit) probability of receiving a particular treatment. Baseline covariates that may be confounders for both treatment selection and the outcome of interest, are included as independent variables (Guo & Frazer, 2015). A propensity score for each person in the study is then found by using the fitted model to estimate the probability of receiving the treatment based on a woman's baseline covariates.

As noted above, covariates were chosen based on data availability justified by the literature in Chapter Two. Given that Rubin and Thomas (1996) recommend only excluding any variable if there is consensus that the variable is either unrelated to the outcome, or not a proper covariate, then relevant baseline values that would influence the outcome of spending on education would include *number of children* and *current spending on education*. When choosing variables for PSM it is important to have indexes and continuous variables, rather than solely binary variables and thus the *number of people in the household*, and *number of children in the household* were also included, as well as a number of variables that were indexes, such as *domestic violence*, *productive* and *non-productive assets* (Caliendo & Kopeinig, 2008). Omitting important variables can seriously increase bias in resulting estimates (Dehejia & Wahba, 1999).

In order to generate the propensity score in STATA, I used PSMATCH2 which calculates the estimated propensity score through a *logit* regression, identifying the optimum number of covariate blocks through which to test the balancing property of the propensity score. It includes routines for common support graphing and covariate imbalance testing (Leuven & Sianesi, 2003). Through this process, it is important to check whether the propensity score is balanced between treatment and control groups in each of the covariate blocks. The full set of covariates for PSM in this case have been tested for balance within the region of common support²⁸⁸ (using the *comsup* command). Using this command means that women in the treatment group with no women in common with similar propensity scores in control groups are dropped from the analysis.

²⁸⁸ In this case the region of common support is [.09086201, .99420537], recommended by Guo & Frazer (2015).

The success of the matching procedure is dependent on a check of the balance of observed characteristics between the treatment and control groups. In order to ensure balance, STATA estimates distribution by splitting the sample by quintiles or other strata of propensity score, then tests whether the mean propensity score is equal in treatment and comparison groups within each quintile. If it is not equal, it splits one or more quintiles into smaller blocks and compares the means. Whilst firstly my covariates did not balance, I used commonly stated techniques for adding covariates, including recategorising variables to generate new variables (higher order variables and splines of variables) (Guo & Frazer, 2015). After this process, the full balancing property was satisfied in six blocks, for the full set of covariates (17 variables). Full details of this balancing can be seen in **Table A6.2**.

Inferior of block of Pscore	Treatment		Total
	0	1	
0.1176446	13	7	20
.2	45	21	66
.4	80	64	144
.6	51	75	126
.7	31	139	170
.8	44	443	487
Total	264	749	1049

Table A6.2: Matching Blocks

It is always important to consider the limitations of generating propensity scores for matching. As noted, propensity scores cannot adjust for unobserved covariates (Rubin, 1997). Propensity scores also work better in larger samples and do not handle a covariate that is related to treatment assignment but not related to outcome, in the same way as a covariate with the same relation to treatment assignment but strongly related to outcome. However, in spite of not all participants being held through this process, the sample size is still within that recognised by previous studies as working for PSM (Grilli & Rampichini, 2011). Michalopoulos et al (2004) caution that propensity scores correct bias less well for studies in which the treated and nontreated groups are not from the same social context/region and therefore are not exposed to the same ecological differences. However, as outlined in Section 3.4.1, this is not the case with my sample. Once the balancing property is satisfied, the next step is to move on to the matching process.

Step II: Matching

Once a propensity score for each person has been estimated, they are matched using the propensity scores in order to create a balanced sample (Morgan, 2018). Those who are unable to be matched are not included in further analysis.

Most matching algorithms are 1-to-1 or 1-to- n (where n is a fixed number); these methods are designed to find one member of the control group or a fixed number of the control group that best match a member of the treatment group on a propensity score (Guo & Frazer, 2015). This type of matching is not very efficient, because we may find controls that sum to more than n for each treated case (within a predetermined caliper). Using propensity score analysis with nonparametric regression allows for the estimation of treatment effects for the treated by using information from all possible controls, within a pre-determined span. Kernel-based matching is an example of this (Heckman, Ichimura & Todd, 1998). Kernel-based matching constructs matches using all individuals in the potential control sample in such a way that it takes more information from those who are closer matches and downweights more distal observations. Therefore, kernel-based matching uses comparatively more information than other matching algorithms as it uses multiple observations from the control group to generate the counterfactual for each person in the treatment group. This offers a trade-off in comparison with 1-to-1 matching, as matching on additional observations with more dissimilar propensities reduces variance, but at the risk of increased bias (e.g. non-comparability between a treatment unit and its matched observations) (Caliendo & Kopeinig, 2008). In comparison to radius matching, another approach that uses multiple observations, kernel-based matching reduces the risk of bias, because it uses a weighting function that gives precedence to those observations with propensity scores closest to that of the given treated person. The choice of the weighting function makes kernel-based matching fundamentally different from optimal matching.

Therefore, while the numerous options for matching are recognised, I use STATA's kernel-based PSM¹, for the reasons outlined above, to match women with similar

characteristics in treatment and control sites.²⁸⁹ Kernel matching combines matching and analysis (comparison of mean difference as an outcome measure) into one procedure. It requires choices over the type of kernel function and bandwidth size (Caliendo & Kopeinig, 2008). This study estimates models with different kernel types, in order to test their sensitivity to this choice, and included the triangle, uniform, Gaussian, Biweight and Epanechnikov kernel function (see ‘Types of Matching’ below).

Choice of bandwidth size is essentially a tradeoff between limiting variance, which increases as bandwidth increases, and limiting bias, which increases as bandwidth decreases. In this study, the models use the default bandwidth for kernel matching of 0.06, selected because it provided covariate balance between the treatment and control group, an important prerequisite for the matching procedure to maintain validity (Guo & Frazer, 2015). This generates the propensity score and weights (derived from the kernel density function) for a second stage regression for matched individuals across treatment and control groups. Analyses were conducted using the PSMATCH2 programme (Leuven & Sianesi, 2003) for STATA, using the outcome variable of *spending on children’s education* (private school fees/ private tuition). **Table A6.3** and **A6.4** are the results from the Biweight kernel function, based on its effectiveness in comparison with other matching methods (see ‘Types of Matching’ below).

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
Spending on education	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.567	0.237	0.105	2.26

Table A6.3: Results from Biweight Kernel Matching

psmatch2 Treatment assignment	psmatch2: common support on support	Total

²⁸⁹Evidence also suggests that the kernel approach to matching is more precise than the most common alternatives, radius and nearest neighbour matching (Frolich, 2007). Nearest neighbour matching is beneficial as all those in the treatment group are included in the new sample. However, some information from unmatched individuals in the control group can be lost (more variance) and for some in the treatment group, the nearest match in the comparison group may have a very different propensity score (increases bias). Radius matching is advantageous because it improves the comparability of groups, therefore reducing bias but some information is lost and so there can be more variance. (see demonstration of different types of matching below in ‘Types of Matching’)

Untreated	305	305
Treated	738	738
Total	1043	1043

Table A6.4: Sample Results from Biweight Kernel Matching

Most importantly after the matching procedure, it is essential to check the initial covariates to see if they are balanced at baseline between the treatment and control groups.

Step III: Checking the Covariates Balance

Within the research literature, no clear standard has been reached that would provide the criteria for what does and does not constitute significant differences between covariates (Reynolds & DesJardins, 2009). Multiple methods exist for testing covariate balance between treatment and control groups, the most common of which is standardised differences and associated percentage bias (Caliendo & Kopeinig, 2008; Smith & Todd, 2005). For good balancing, these should be non-significant after matching (Rosenbaum & Rubin, 1985). For ease of analysis, as has been chosen in other papers (Alcott, 2017), I have opted for a *two-sample t-test* of the difference in means across the groups for each of the covariates.²⁹⁰ Balance is achieved for any given covariate when it is not possible to reject the null hypothesis of no difference between the groups at the 5 percent significance level. *Pstest* was used to undertake the t-tests for equality of means in the treatment and control groups, for the covariates that generated the propensity score, after matching. The goal with the matching procedure is to achieve average bias below 5 percent for all the confounders (Caliendo & Koepenig, 2008). Other studies have noted that as long as the bias remains low in all variables, and the mean bias is below 5 percent, the matching can still be considered successful (Grilli & Rampichini, 2011). **Table A6.5** shows the results from the t-test after matching has taken place and shows that once the steps to achieve matching above have been taken, there is no longer a significant difference in any of the variables between the treatment and control group, as all t-values are under 2.8.

Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p > t
Percentage owning no land	U	0.455	0.669	-44.0	-6.43	0.000

²⁹⁰ The two-sample *t-test* works well where there are a similar mix of variable types and is recommended for analyses of this type (Reynolds & DesJardins, 2009).

	M	0.455	0.446	1.9	0.35	0.727
Percentage with <i>Kutch</i> housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.552	4.3	0.72	0.474
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.087	9.6	2.19	0.029
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.198	-0.9	-0.19	0.846
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.286	1.5	0.28	0.782
Percentage able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.607	-8.9	-1.73	0.084
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.893	0.6	0.14	0.890
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.713	-3.7	-0.71	0.480
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.594	1.1	0.18	0.860

Table A6.5: Two Sample T-Test to Check for Covariate Balance

The mean bias of all variables after matching was 3.6 percent, below the required 5 percent, a good sign that matching was successful. Additionally, whilst there are two variables (*borrowed for food* and *able to travel without permission*) which show mean bias higher than 5 percent, these are still low, and under 10 percent, which previous literature has classified as not negating that the overall matching is good and the analytical model meets the covariate balance assumption (Grilli & Rampichini, 2011). Additionally, none of the t-values are above 2.8 which, as highlighted above, would indicate that there was significant difference between the mean values at baseline for the treatment and control group. Thus, I decided that matching had been successful. **Table A6.5** above shows that, in the matched sample at baseline, women in both control and treatment communities were very poor, with approximately 65 percent owning no land and over 50 percent living in *kutch* housing. Both groups owned minimal assets and women in both groups had experienced multiple incidences of domestic violence in the previous 12 months.

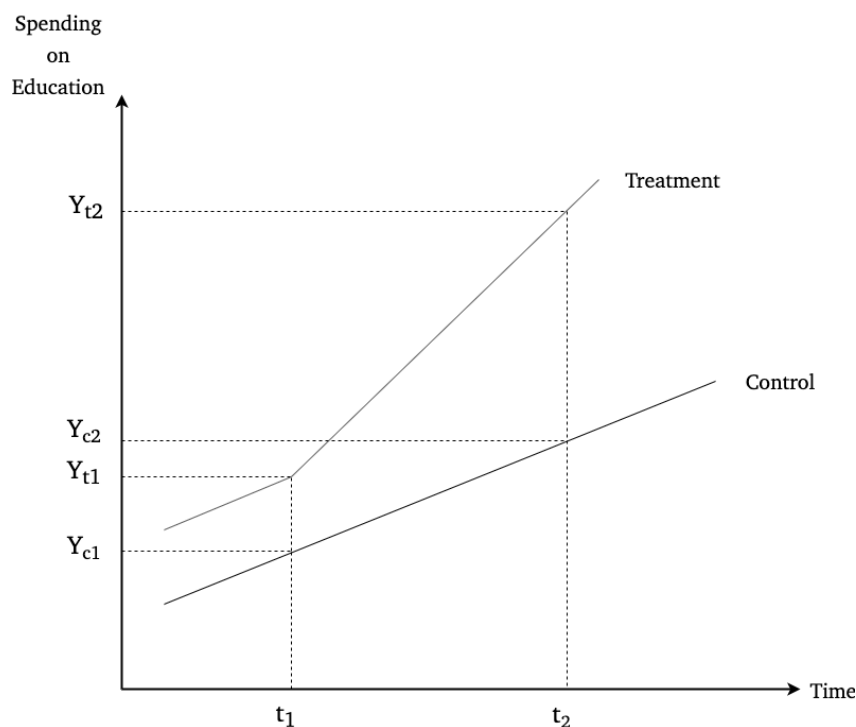
As outlined in Section 3.3.2, the key assumption for DiD analysis is that the outcome in the treatment and control group would follow in the same trend with the absence of the treatment. As shown in the steps above, the DiD is estimated for a sub-sample where conditions for common support hold true and the balancing t-test has been run to test for differences in means of the specified observable characteristics between the control and

treatment groups at baseline (seen in **Table A6.5**, above). After matching, it can be assumed that there is no significant difference between the treatment group and control group at baseline on observed variables. As it cannot be known if the unobservables are truly random, and the fact that some observables did not match perfectly, this has to be noted as a limitation as DiD analysis is undertaken.

Difference in Difference Analysis

Heckman et al (1998) used a DiD method to compare the change experienced by those in the treatment group with those in the control group. Due to the similarity of both the treatment and control group in the matched baseline sample, the difference therefore indicates the ‘change’ given by the treatment, in this case, *Rojiroti*. More specifically, I am concerned with:

1. The difference between the mean of an outcome in the Treatment group survey (women members of *Rojiroti*) round one and this mean for the same group at round two ($Y_{t2} - Y_{t1}$);
2. The difference between the mean of an outcome in the Control group at round one and the mean for the same group at round two ($Y_{c2} - Y_{c1}$); and



3. The difference between these two differences $(Y_{t2} - Y_{t1}) - (Y_{c2} - Y_{c1})$.

Figure A6.1: Example Difference in Difference Analysis

Figure A6.1 demonstrates this graphically. In this example, the intervention has been successful.

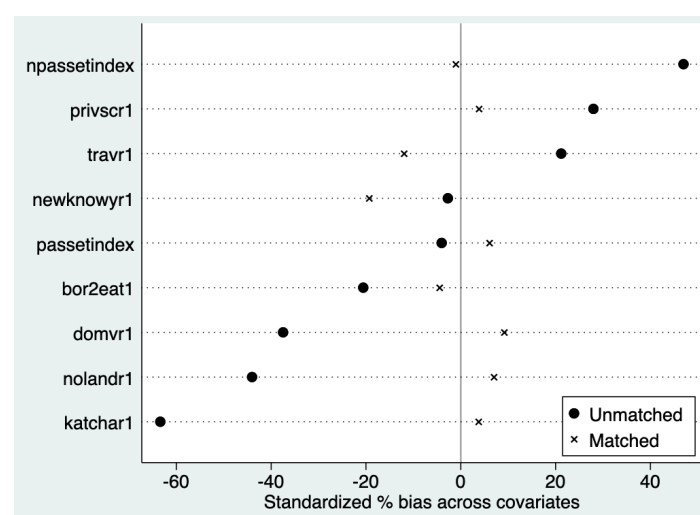
I had already used the PSMATCH2 programme to determine the most effective matching method with least mean bias, and balanced covariates at baseline. I use this information alongside the user-written *Diff* command that requires input of the *pscore* and matching method before conducting DiD analysis (Villa, 2012).

Types of Matching

Neighbour matching

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.457	0.646	0.243	0.148	1.64

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p> t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.421	7.0	1.31	0.190
% with <i>Kutcha</i> housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.554	3.7	0.63	0.529
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.138	-4.5	-0.93	0.353
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.155	6.0	1.30	0.193

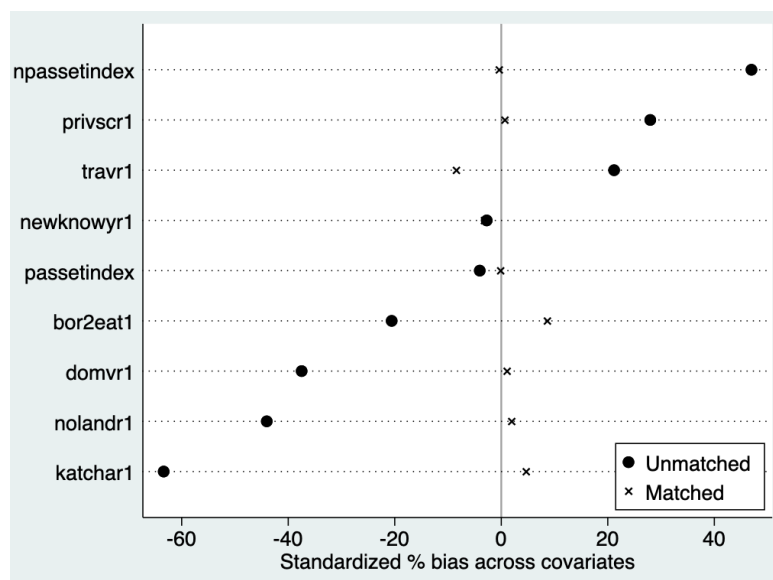
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.294	-1.1	-0.19	0.850
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.622	-12.0	-2.33	0.020
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.798	9.2	-2.24	0.025
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.785	-19.3	-3.88	0.000
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.568	3.8	0.69	0.492

Mean bias = 7.4

Radius Matching

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.650	0.236	0.107	2.21

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p> t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.446	1.9	0.36	0.718
% with Kutcha housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.550	4.7	0.78	0.434
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.091	8.6	1.95	0.051
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.193	-0.1	-0.03	0.976
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.292	-0.4	-0.07	0.942

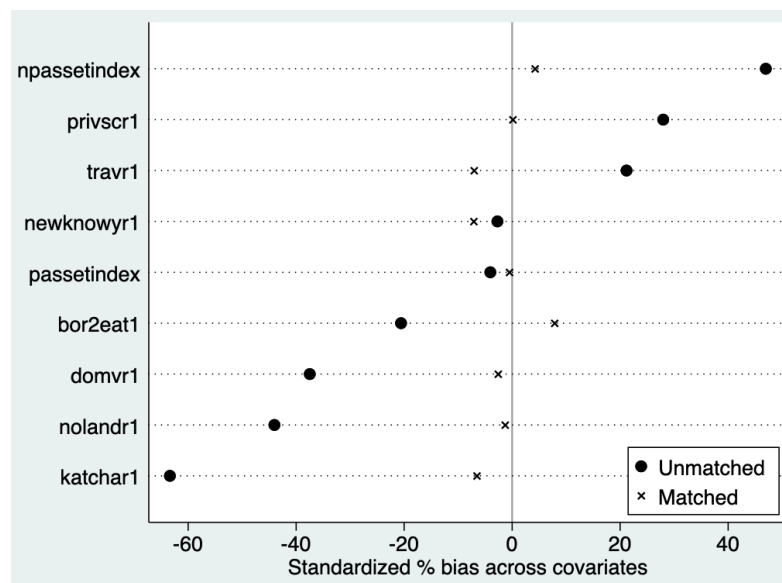
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.604	-8.5	-1.64	0.101
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.887	1.1	0.25	0.804
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.711	-3.2	-0.61	0.541
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.598	0.7	0.11	0.916

Mean Bias = 3.2

Kernel Matching – Normal (Gaussian)

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.696	6.98
	ATT	0.886	0.669	0.217	0.096	2.26

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p > t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.462	-1.3	-0.25	0.806
% with <i>Kutch</i> a housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.600	-6.5	-1.11	0.268
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.093	7.8	1.76	0.078
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.196	-0.5	-0.11	0.914
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.278	4.2	0.76	0.448
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.597	-7.1	-1.37	0.172

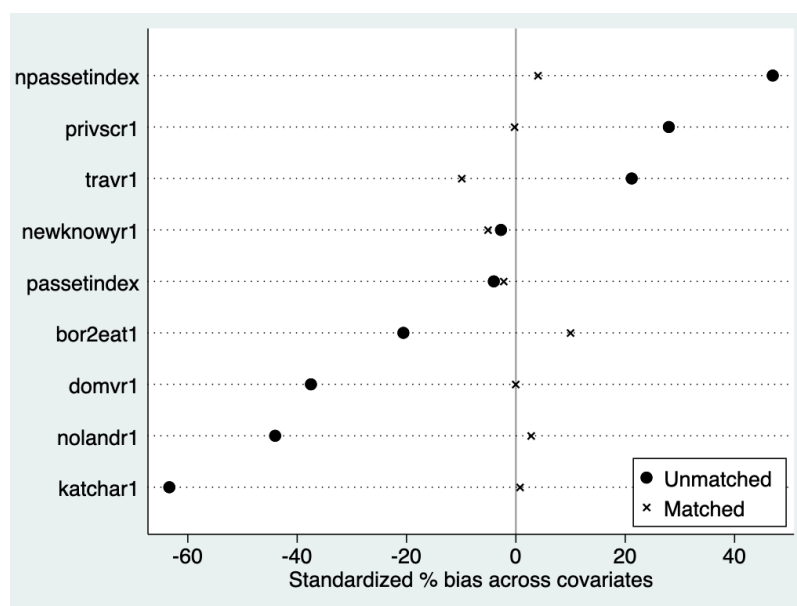
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.928	-2.6	-0.59	0.553
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.729	-7.1	-1.38	0.169
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.603	0.1	0.02	0.986

Mean bias = 4.1

Kernel Matching -Uniform

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.666	0.220	0.103	2.14

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p> t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.442	2.8	0.52	0.605
% with Kutcha housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.567	0.7	0.12	0.902
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.086	10.0	2.28	0.023
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.206	-2.3	-0.46	0.643
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.279	4.0	0.72	0.470
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.612	-9.9	-0.99	0.324
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.900	-0.1	-0.01	0.989

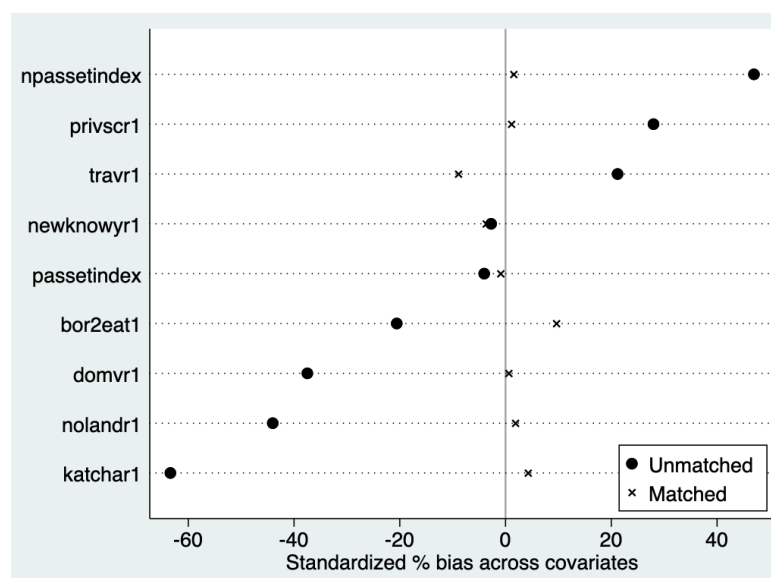
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.720	-5.1	-0.99	0.324
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.607	-0.3	-0.04	0.970

Mean Bias = 3.9

Kernel Matching – Biweight

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.567	0.237	0.105	2.26

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/Matched	Mean		% bias	t-test	
		Treated	Control		t	p > t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.446	1.9	0.35	0.727
% with Kutcha housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.552	4.3	0.72	0.474
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.087	9.6	2.19	0.029
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.198	-0.9	-0.19	0.846
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.286	1.5	0.28	0.782
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.607	-8.9	-1.73	0.084
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.893	0.6	0.14	0.890

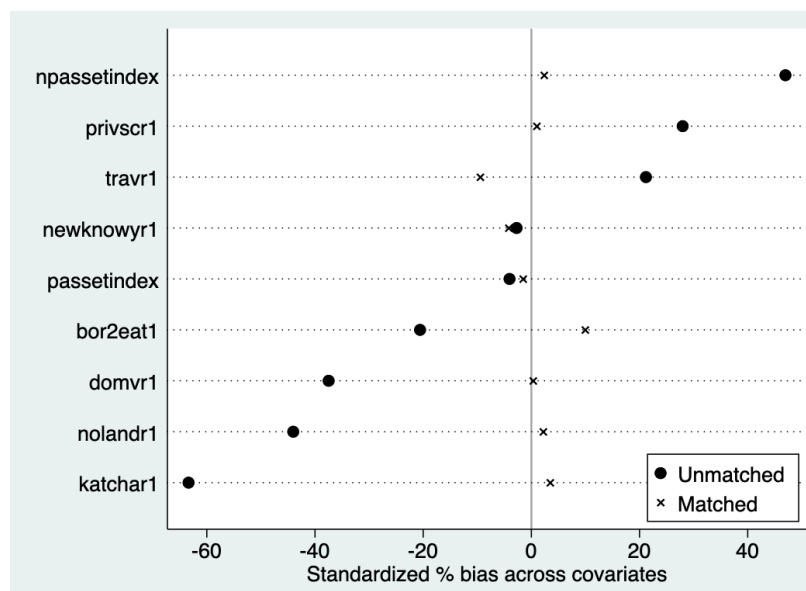
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.713	-3.7	-0.71	0.480
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.594	1.1	0.18	0.860

Mean bias = 3.6

Kernel Matching – Epanechnikov

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
privscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.569	0.317	0.107	2.25

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p > t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.444	-2.2	0.41	0.682
% with <i>Kutch</i> housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.555	3.5	0.58	0.560
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.086	10.0	2.27	0.023
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.202	-1.5	-0.32	0.750
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.283	2.4	0.42	0.671
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.609	-9.5	-1.84	0.067
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.900	0.3	0.08	0.940
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688

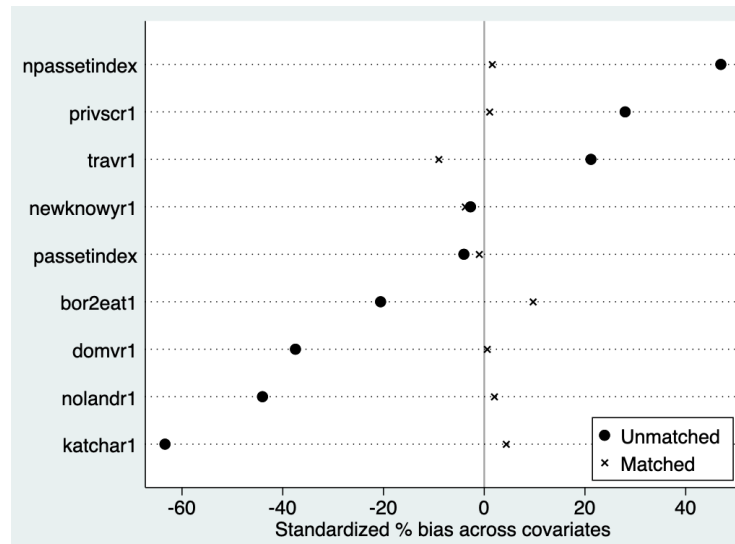
	M	0.696	0.716	-4.2	-0.81	0.420
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000
	M	0.604	0.595	1.0	0.16	0.876

Mean Bias = 3.8

Kernel Matching – Tricube

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
Newprivscr2	Unmatched	0.886	0.4	0.486	0.070	6.98
	ATT	0.886	0.649	0.237	0.105	2.25

Psmatch2: Treatment Assignment	Psmatch2 Common support On support	Total
Untreated	305	305
Treated	738	738
Total	1043	1043



Variable	Unmatched/ Matched	Mean		% bias	t-test	
		Treated	Control		t	p> t
% owning no land	U	0.455	0.669	-44.0	-6.43	0.000
	M	0.455	0.446	2.0	0.37	0.709
% with <i>Kutcha</i> housing	U	0.569	0.844	-63.4	-8.83	0.000
	M	0.570	0.552	4.3	0.73	0.465
Borrowed for food (in last year)	U	0.120	0.195	-20.6	-3.17	0.002
	M	0.122	0.087	9.7	2.21	0.027
Productive asset index	U	0.194	0.219	-4.0	-0.60	0.552
	M	0.192	0.199	-1.0	-0.21	0.833
Non-productive asset index	U	0.293	0.154	47.0	6.79	0.000
	M	0.290	0.286	1.6	0.28	0.777
% able to travel without permission	U	0.557	0.451	21.2	3.13	0.002
	M	0.562	0.607	-9.0	-1.76	0.079
Domestic violence index	U	1.907	2.320	-37.5	-5.92	0.000
	M	1.899	1.893	0.6	0.13	0.895
Knowing own income	U	0.701	0.713	-2.7	-0.40	0.688
	M	0.696	0.714	-3.8	-0.73	0.467
Spending on schooling	U	0.602	0.334	28.0	3.99	0.000

	M	0.604	0.594	1.0	0.17	0.868
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Mean bias = 3.7