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EMPOWERING VOICES: UNVEILING THE TRANSFORMATIONS OF
SELF-HELP GROUPS ON WOMEN IN MAHARASHTRA, INDIA

Dissertation to Universidade Católica Portuguesa to obtain a
Master's Degree in Asian Studies

By

Isabel Moura Vieira

Faculdade de Ciências Humanas

Setembro 2024



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Abstract

The present study aims to investigate the influence of self-help groups (SHGs) on women's empowerment and transformative changes in Maharashtra, India, with a specific focus on Pune. The research explores how these groups foster empowerment through community support, financial independence, and personal development. By analyzing qualitative data from SHG participants through a descriptive analysis collected through interviews, participant observation/ethnography, and photographs, the study seeks to uncover how SHGs affect women's socio-economic status, self-confidence, and overall well-being. The findings suggest that SHGs empower women by providing a platform for collective action, skill development, and economic opportunities. The study also highlights various success stories and challenges women involved in SHGs face, which offer insights into best practices and areas for improvement. This research emphasizes the role of SHGs in transforming women's lives and provides policy recommendations to enhance their effectiveness. By examining the Pune region in detail, this study adds to a broader understanding of how grassroots organizations can drive positive social change and empower women in rural and urban settings.

Keywords: Keywords: Self-Help Groups (SHGs), Women's Empowerment, Maharashtra, Grassroots Development, Qualitative Research, Community Development

Resumo

O presente estudo tem por objetivo investigar a influência dos grupos de autoajuda (GAA) no empoderamento das mulheres e nas mudanças transformadoras em Maharashtra, na Índia, com especial incidência em Pune. A investigação explora a forma como estes grupos promovem a empoderamento através do apoio comunitário, da independência financeira e do desenvolvimento pessoal. Ao analisar os dados qualitativos dos participantes nos GAA através de uma análise descritiva recolhida em entrevistas, observação participante/etnografia e fotografias, o estudo procura descobrir de que forma os GAA afetam o estatuto socioeconómico, a autoconfiança e o bem-estar geral das mulheres. Os resultados sugerem que os GAA dão poder às mulheres, proporcionando uma plataforma para a ação coletiva, o desenvolvimento de competências e oportunidades económicas. O estudo também destaca várias histórias de sucesso e desafios que as mulheres envolvidas em GAA enfrentam, o que oferece uma visão sobre as melhores práticas e áreas para melhoria. Esta investigação enfatiza o papel dos GAA na transformação da vida das mulheres e fornece recomendações políticas para aumentar a sua eficácia. Ao examinar a região de Pune em pormenor, este estudo contribui para uma compreensão mais ampla de como as organizações de base podem impulsionar mudanças sociais positivas e capacitar as mulheres em ambientes rurais e urbanos.

Palavras-chave: Grupos de Auto-Ajuda (GAA), Empoderamento das Mulheres, Maharashtra, Desenvolvimento de Base, Investigação Qualitativa, Desenvolvimento Comunitário

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Introduction

Per the United Nations, only a mere proportion of the indicators for Sustainable Development Goal 5, which aims to achieve gender equality and empower all women and girls, are progressing satisfactorily. Most of the indicators, at 61.5%, are somewhat far from the 2030 targets, while 23.1% are significantly behind schedule (UN, 2023). Progress in several areas has been lacking, and it will take approximately 300 years to eliminate child marriage, 286 years to rectify disparities in legal protection and eliminate discriminatory legislation, 140 years for women to achieve equal representation in positions of authority and workplace leadership, and 47 years for equal representation in national parliaments (UN, 2023).

To achieve Goal 5, it is necessary to make deliberate efforts, including political leadership, financial investments, and comprehensive policy reforms to disassemble systemic barriers. Around 2.4 billion working-age women need equal access to economic opportunities, and legal obstacles in 178 countries hinder women's complete participation in the economy. Not far away from today, in 2019, the UN Special Representative of the Secretary-General on Violence Against Children reported that one in five women aged 20 to 24 had married before turning 18 years old (United Nations, 2023). Advocating for gender equality and women's empowerment is essential for creating a better future through the implementation of national policies, budget allocations, and organizational transformations.

Women's empowerment has become crucial in promoting social and economic development in recent decades. In India, where gender disparities have historically posed challenges to women's progress, self-help groups (SHGs) have emerged as a transformative tool for fostering empowerment and effecting change. SHGs, typically composed of women from similar socio-economic backgrounds, operate on mutual support, collective action, and resource-sharing principles. These groups have become pivotal in enabling women to overcome barriers to financial independence, access resources, and build self-confidence (Mahato et al., 2023).

Maharashtra, a state with diverse socio-economic conditions, provides a compelling context for examining the impact of SHGs. In particular, the Pune region, characterized by its blend of urban and rural dynamics, offers a unique setting to explore how SHGs function in varied environments and how their effectiveness may vary across different contexts (DES, 2023). The success of SHGs in Maharashtra has been linked to significant improvements in women's socio-economic status, including enhanced access to credit, improved livelihoods, and increased participation in community decision-making processes (Baral et al., 2023).

This study aims to investigate the role of SHGs in fostering women's empowerment in Maharashtra, with a specific focus on Pune. By delving into how these groups facilitate transformative changes in the lives of their members, the research seeks to understand the mechanisms through which empowerment is achieved and the outcomes that result. Through a combination of qualitative methods, including descriptive analysis collected through interviews and participant observation/ethnography, this study will provide insights into how SHGs contribute to women's personal and collective development, their challenges, and their perceived impact on their overall well-being.

Recognizing the importance of these factors is crucial for devising effective strategies that can strengthen the voice of SHGs and promote the progress of women's empowerment programs. This research contributes to the academic discourse on women's empowerment and local development and provides practical recommendations for policymakers and practitioners who aim to improve women's welfare in Maharashtra and beyond.

List of Acronyms

ASEAN – Association of Southeast Asian Nations

BJP – Bharatiya Janata Party

BPL – Below poverty line

BRICS – Brazil, Russia, India, China, South Africa

CSR – Corporate Social Responsibility

DBT – Direct Benefit Transfer

GCC – Gulf Cooperation Council

GDP – Gross Domestic Product

IIT – Intra-industry trade

INC – Indian National Congress

IPV – Intimate Partner Violence

ITC – Information Communication Technology

JLG – Joint Liability Group

MFIs – Microfinance Institutions

MSMEs – Micro, Small, and Medium Enterprises

NABARD – National Bank for Agriculture and Rural Development

NBFCs – Non-banking Financial Companies

NeGP – National e-Governance Plan

NGOs – Nongovernmental Organizations

PDS – Public Distribution System

PINs – Personal Identification Numbers

PMJDY – Pradhan Mantri Jan Dhan Yojana

PMJJBY – Pradhan Mantri Jeevan Jyoti Bima Yojana

PMSBY – The Pradhan Mantri Suraksha Bima Yojana

RBI – Reserve Bank of India

SBLP – SHG-Bank Linkage Program

SBPL – SHG-Bank Linkage Program

SCO – Shanghai Cooperation Organization

SDG (s) – Sustainable Development Goal (s)

SHG (s) – Self-Help Group (s)

SHGs-BLP – Self-Help Group-Bank Linkage Program

SHPIs – Self-help Promoting Institutions

UN – United Nations

PART I: CONCEPTUAL FRAMEWORK

1. INDIA

1.1 The Subcontinent & Maharashtra

1.1.1 Geography

India, located in South Asia, has a vast and diverse landscape covering the entire continent. It shares its borders with several neighbouring countries, including Pakistan to the west, China and Nepal to the north, Bhutan to the northeast, and Bangladesh and Myanmar to the east. The Indian Ocean surrounds India to the south, greatly influencing its climate and monsoonal patterns. India's geography is marked by the awe-inspiring Himalayan Mountain range to the north, the extensive Thar Desert to the west, and the fertile Indo-Gangetic plains to the north (GOV, 2022).

1.1.2 Government and Politics

Political System

A federal parliamentary democratic republic characterizes the political system in India. In India, the Democratic system of governance is in place, with the president functioning as the Head of State and the Prime Minister taking on the role of the Head of Government. The nation's political structure is built on a multiparty system with regular elections to choose national, state, and local representatives. The Constitution of India, adopted in 1950, outlines the structure of the political system, specifying the distribution of powers between the central authority and constituent political units. The principles of democracy, a multiparty system, and regular elections are fundamental to the nation's political framework. Additionally, the Constitution provides the foundation for the country's political structure by detailing the distribution of powers between the central government and constituent political units (GOV, 2022).

India's foreign policy decision-making process is characterized by a complex interplay of institutions and actors at various levels, including the Prime Minister, the Prime Minister's Office, and the Ministry of External Affairs. The traditional approach has been centralized, with key entities significantly shaping the country's foreign policy (Blarel et al., 2021).

The Indian National Congress (INC) held most parliamentary seats during the first few decades of India's independence, which was particularly noteworthy for its centralized decision-making process. However, India shifted towards coalition governance between 1989 and 2014, moving away from this centralized system. During this period, coalition governments, including regional parties, gained prominence and parliamentary seats. This shift resulted in a fractured party system, enhancing democratization and the politicization of Indian foreign policy. Scholarly research has focused on the influence of regional parties on India's foreign policies through coalition building, emphasizing the central government's difficulties in implementing foreign policies amid opposition and disagreements. This evolution introduced new actors with diverse perspectives on national interests, challenging the traditional centralized approach to foreign policy decision-making (Blarel et al., 2021).

The Government of India's *National e-Governance Plan* laid the foundation for advancing e-governance initiatives. This initiative highlights the government's dedication to leveraging technology to enhance service delivery and governance (Uthaman et al., 2023). The SMART (Simple, Moral, Accountable, Responsive and Transparent) framework, characterized by its simple, moral, accountable, responsive, and transparent principles, guides governments aiming to enhance service delivery and governance. Its objective is to streamline processes, uphold ethical standards, and ensure accessibility for citizens. In India, the NeGP (National e-Governance Plan) aligns with SMART principles and uses technology to improve public service delivery and governance. The NeGP encompasses a range of e-governance projects and reforms, with SMART principles playing a pivotal role in its success. Consequently, the SMART framework bolsters initiatives such as the NeGP by fostering effective governance practices (Gupta & Rajan, 2017).

Administrative Divisions

The Indian political landscape has transformed from a dominant-party system led by the Congress Party to a multiparty system that includes the rise of regional parties and the Bharatiya Janata Party (BJP). Historically, the Indian National Congress (INC) party, which played a crucial role in India's struggle for independence, had significant political influence over Indian polity, known as the 'Congress System.' The Congress System represents an essential era in Indian politics, marked by the paramount influence of the Indian National Congress on governance and policymaking (Ghosh, 2023).

In 2014, Narendra Modi's ascendance as Prime Minister from the BJP triggered the prominence of Indian religious nationalism as a significant political trend, consequently influencing India's diplomatic strategy and redefining its notion of nationalism (Ghosh, 2023).

India has modified its military and security strategies to address various threats, including those posed by land borders with Pakistan and China and maritime security concerns in the Indian Ocean region, which is strategically important to India and is a critical security provider in the area. Additionally, India's foreign policy in the Indo-Pacific region aims to enhance its global power status through security and economic cooperation with neighboring states (Juned, 2019).

Political Parties

The political scene in India is characterized by numerous significant political parties, each possessing unique ideologies and objectives. The Indian National Congress Party (INC) and Bharatiya Janata Party (BJP) are prominent national parties that have played pivotal roles in shaping the nation's political history and policies. The INC, established in 1885, is often connected to the principles of secularism, socialism, and comprehensive governance. The

party has advocated for social welfare measures, economic reforms, and secularism, all geared towards upholding democratic principles and social justice (Sarangi, 2021).

The partition of India in 1947 was a pivotal event in modern history, with significant political, personal, and societal implications. The partition led to the creation of India and Pakistan as two separate countries, motivated by religious differences between Hindus and Muslims. The "Two Nation Theory" argued for the division of India, stating that Hindus and Muslims were inherently incompatible and could not coexist in a single nation-state. Hindu and Muslim leaders deliberately intensified these religious differences for political reasons, and the British colonial government likewise exploited the divide to advance its own agenda (Sahgal, 2021). Until then, the Congress party had held a key position in Indian politics for several decades, playing a vital role in the independence movement and subsequent governance. In contrast, the Bharatiya Janata Party (BJP), established in 1980, is known for its Hindutva ideology, which emphasizes cultural nationalism and protects Hindu interests. The BJP's political agenda promotes Hindu values, national security, economic development and cultural heritage. The party's electoral success in the 2014 and 2019 national elections has been attributed to its focus on Hindutva ideology and development-oriented policies (Sahgal, 2021).

Regional parties, including the “Samajwadi Party, Bahujan Samaj Party, All-India Anna Dravida Munnetra Kazhagam, and Telugu Desam Party”, significantly influence the Indian political landscape. These parties generally advocate for the interests of specific states or regions and often focus on regional development, social justice, and identity politics on their respective platforms. Despite differences in their ideologies and priorities, these parties play a critical role in the country's political landscape (Ziegfeld, 2012).

1.1.3 Economy

Economic Indicators

India's economic performance can be evaluated using economic indicators, such as the Gross Domestic Product (GDP), “which measures the total value of goods and services produced” within the country and reflects the nation's economic growth. India has experienced significant economic expansion over the years, evidenced by its increasing GDP. Additionally, the GDP per capita, calculated by dividing the GDP by the population, provides useful information about the average income per individual within a country. Although India's GDP per capita has been rising, it has exhibited variations across different regions and income groups (Syahzuni, 2018).

Unemployment is a key economic indicator that reflects the percentage of individuals within the labor force actively seeking employment. India is facing significant unemployment-related challenges, and numerous strategies and initiatives are being implemented to address this problem. By contrast, the inflation rate represents the pace at which the overall cost of goods and services increases. The inflation in India is influenced by changes in exchange rates, oil prices, and global economic uncertainty (T.Ghosh et al., 2021; Yanamandra, 2015). The high unemployment rate in India is a pressing economic issue. Recent data show that approximately 53 million individuals were unemployed as of December 2021. It is worth mentioning that a considerable proportion of this unemployed cohort consisted of women (Y.Sharma, 2022).

India's economic policies, including monetary and fiscal measures, play a crucial role in managing key economic indicators. The Reserve Bank of India (RBI) implements monetary policies that aid in controlling inflation and stabilizing the economy, and fiscal policies also play a crucial role in addressing issues such as inflation, unemployment, and GDP growth. The relationship between these economic indicators is intricate, and various factors affect their dynamics (Kaur 2021).

Economic Structure

India's economic structure encompasses a wide range of industries, with agriculture, manufacturing, and services playing a crucial role. In 1991, India launched an economic

liberalization initiative, which began a series of incremental reforms aimed at market liberalization and increasing the role of private enterprises. Implementing this process led to significant economic growth by 2001, transforming India into a leading outsourcing and information technology hub (Yang, 2023).

The Indian service sector plays a vital role in India's GDP, accounting for over half of the country's economic output, and employs nearly 62% of the workforce in the organized sector. Therefore, it is important to examine growth patterns and factors affecting this sector (Villari et al., 2021). Although India's service sector accounts for more than half of the country's GDP and employs less than one-third of its population, agriculture remains the primary source of income for nearly half of the nation's inhabitants; however, it only accounts for less than one-fifth of the GDP (Yang, 2023).

Historically, India's growth in the manufacturing sector has been driven mainly by its domestic market (Deshmukh et al., 2020). The manufacturing sector in India makes a substantial contribution to the country's GDP, accounting for approximately 15-16% and providing employment to approximately 12% of the population (Jain & Ajmera, 2020). The Indian Government's "*Make in India*" initiative, launched in 2014, was designed to enhance the nation's manufacturing process using digital technology. Digitalization aligns with India's broader aim of achieving global leadership in manufacturing by leveraging technology and innovation (Aggarwal & Chakraborty, 2019; Jain & Ajmera, 2020).

Agriculture is a crucial component of the Indian economy, providing employment to a significant portion of the population. Approximately half of the workforce is engaged in agricultural activities. Despite this, the sector accounts for less than one-fifth of the country's GDP, highlighting the challenges faced by the agricultural industry regarding productivity, efficiency, and overall economic contribution. Several factors, including land ownership issues, caste hierarchy, and patron-client relationships in rural India, complicate agricultural practices and hinder sector growth. Additionally, burdensome land acquisition laws, restrictive labor regulations, and high logistics costs impede the agricultural sector's ability to thrive and substantially contribute to the economy (Villari et al., 2021; Yang, 2023).

Major Exports and Imports

India is a significant player in the global trade arena, engaging in extensive trade relations with various partners. The country's primary exports include agricultural products, manufactured goods, and services. India actively participates in trade agreements and partnerships, significantly influencing its trade dynamics. The nation's trading partners are spread across regions, with notable connections in Asia, Africa, and Europe.

According to the World Trade Organization, India's major exports in 2022 include several agricultural products. These include rice, palm oil and its fractions, cane or beet sugar, and frozen bovine meat. In addition, wheat and meslin are exported in significant quantities. On the other hand, crude petroleum oils, coal, briquettes and ovoids, gold, petroleum gases, and diamonds are among the top imported products (WTO, 2023).

India has enjoyed significant commerce with the Association of Southeast Asian Nations (ASEAN), with ASEAN as the fourth-largest trade partner, coming after the European Union, the United States, and China (P. Pandey & Choubey, 2019).

India has a robust economic relationship with Gulf Cooperation Council (GCC) countries, which are among India's largest trading partners. The GCC, comprising six countries—the United Arab Emirates, Saudi Arabia, Kuwait, Qatar, Oman, and Bahrain—significantly influences India's trade, particularly in sectors such as oil and gas. Several studies have emphasized the strong trade ties between India and GCC countries, highlighting the potential for further economic cooperation and mutual benefits through initiatives such as free trade agreements (Alam & Ahmed, 2017).

India has experienced increased intra-industry trade (IIT) with its partners, which can be attributed to several factors, such as trade liberalization and the deepening of inter-firm production networks (IPNs). Multilateral tariff reforms, facilitated by the World Trade

Organization and regional trade agreements, have led to significant advantages for India's overall and sector-specific IITs, thereby enhancing its global competitiveness. Furthermore, the “*Make in India*” initiative, launched in 2014, aims to strengthen the integration of India's manufacturing industries within the Asian international production network, including IITs (Aggarwal & Chakraborty, 2019; Jain & Ajmera, 2020). In addition, ongoing globalization currents, including tariff reforms, the deepening of IPNs in major manufacturing sectors, the formation of newer regional trade agreements, and enhanced trade facilitation measures have contributed to the growth of IIT in India. These trade dynamics have facilitated the simultaneous export and import of goods, leading to increased intra-industry trade between India and its trading partners (Aggarwal & Chakraborty, 2019).

Moharir et al. (2023) show that relative expenditure growth and import intensity changes have significantly impacted India's trade ratios with its partners over time. The research indicates that a decline in relative expenditure growth, resulting from India's faster growth rate compared to its trade partners, and an increase in relative import intensity, due to India's reduced reliance on imports in contrast to its partners, collectively contributed to a substantial portion of the change in the trade ratio following the economic liberalization in 1991. India's economic ties with China have demonstrated inconsistent growth, with most of China's exports consisting of manufactured goods. India's exports encompass both agricultural and manufactured products and have expanded in recent years to include intermediate goods (S.Ghosh et al., 2019).

Notable International Organizations

India participates in various international organizations, showcasing its dedication to global engagement. One prominent international organization it comprises is the BRICS (Brazil, Russia, India, China, South Africa) group. The BRICS Forum is crucial in shaping global economic policies and encouraging collaboration among emerging economies (Sharma et al., 2023).

Furthermore, India is a member of the Shanghai Cooperation Organization (SCO), which is a platform for regional security and economic cooperation among member states. India's membership in the SCO underscores its strategic importance in Central Asia and its efforts to improve regional stability and connectivity (Sharma et al.,2023).

India is actively involved with the United Nations (UN). As a founding member, India has played a significant role in global peacekeeping operations, development initiatives, and multilateral diplomacy. India's contributions to the UN demonstrate its commitment to upholding international norms and facilitating dialogue on critical global issues (Sharma et al.,2023).

Given its strategic significance, India's engagement with the Association of Southeast Asian Nations (ASEAN) is essential for its foreign policy and economic relations. Collaboration with ASEAN started in 1992 as a "Sectoral Partner", "Dialogue Partner" since 1996, and "Summit Level Partner" since 2002 (Ngalung, 2022). The partnership evolved over the years, reaching a Strategic Partnership in 2012, which reflects the deepening ties between India and ASEAN. Establishing the ASEAN-India Free Trade Area has enhanced economic cooperation and strengthened trade relations between India and ASEAN member states (Ngalung, 2022; Verma et al., 2023).

India's relationship with ASEAN is multifaceted, encompassing trade and various sectors, such as defense cooperation, connectivity projects, renewable energy, tourism, and technology collaborations. Furthermore, India's vision of the Indo-Pacific region aligns closely with leveraging ASEAN's regional linkages and supporting ASEAN centrality, highlighting the importance of ASEAN in India's strategic considerations (Verma et al., 2023).

India actively participated in the international economic cooperation platform as one of the founding members of the G20. Given its rapidly growing economy, India plays a key role in the G20 and has the potential to emerge as a major player in global trade and investment.

India's presidency of the G20 marks a significant milestone, potentially leading to a more representative era that enhances India's international standing (R.S. Pandey & Shukla, 2023). India's engagement in international collaborations extends beyond economic platforms, such as the G20, as evidenced by the country's dedication to global unity during the COVID-19 pandemic. By providing medical aid to various nations, India has demonstrated its commitment to global health diplomacy and willingness to contribute to international efforts during times of crisis (Chattu et al., 2023).

1.1.4 Demographics

Population

The 2011 census was the most recent in India and was initially planned for 2021. However, the subsequent census was postponed for various reasons, including the COVID-19 pandemic. The current estimate indicates that a census may not be conducted before the end of 2024 (Sharanya, 2023).

As of 2023, India has surpassed China's population and is currently the world's most populous nation. An estimated 1.4 billion residents live within its borders, accounting for approximately 17.76% of the world's population (Worldometer, 2024; Yang, 2023).

Reports from the Department of Economic and Social Affairs Population Division (2022) of the World Bank refer to India's median age of 28.2. This discrepancy in median age results in the average Indian population seeming ten years younger than their Chinese counterparts (A. Jha, 2023). Approximately 37% of this population resides in urban areas, while the remaining 64% resides in rural areas (Worldometer, 2024).

Caste Society

In India, social order classifies individuals based on familial ties, clan associations, religious beliefs, and caste affiliations. This social stratification has endured since the caste system of

the British colonial period and is regarded as a longstanding characteristic of Hindu society. The knowledge about the caste system based on religious texts describes a hierarchical model primarily founded on the Varna system derived from the Sanskrit word "color." This system primarily focuses on social origins within Hindu society, where the Brahmins (priestly castes) hold the top position, followed by the Kshatriya (warrior castes), Vaishyas (trading castes), and Shudras (laboring castes), who occupy the lowest rung of the social ladder. However, within each Varna category, numerous castes and sub-castes had different names and unclear hierarchical social statuses in various parts of India. The Varna system provides a principle of caste ranking based on Hindu scriptures, with *Manusmriti* often cited as a key source of this enunciation. It is important to note that the caste system based on religious texts differs from those of other religions and regions (Bhagat, 2021).

The caste ranking system in India is mainly determined by birth, and this is accompanied by the custom of marrying within one's own caste, which is known as endogamy. India is home to many castes and subcastes that constitute a substantial portion of the population. These kinship-based communities play a crucial role in South Asian society. Being a caste member gives individuals a sense of belonging and community support, which can be relied upon in various situations. The word "caste" originates from the Portuguese term "casta," which refers to the concept of "species, race, or type." The Indian caste system uses various classifications such as *Varna, jati, jat, biradri, and samaj*. Varna, which translates into color, categorizes individuals into four primary groups, including several castes. The other designations correspond to social groups and their subdivisions (Hans, 2023).

Throughout history, caste and other social categories in India have been prone to change and have been shaped by various contexts. Despite this fluidity, the introduction of the census has played a pivotal role in transforming these identities into rigid classifications. This transformation has given rise to caste and religious identities as significant political and social forces, competing for resources and recognition (Bhagat, 2021).

Ethnic Groups

World Economic Forum (2023) confirms that India ranks fourth globally in multilingualism. It boasts a linguistic diversity of over 487 languages, with the Constitution officially recognizing 22 languages, including Hindi and English (GOV, 2022).

India's cultural landscape is exceptionally diverse, with a wide array of ethnic groups and linguistic varieties scattered throughout the country. The population comprises numerous distinct ethnic groupings, with two prominent language families in particular: Indo-Aryan speakers who primarily reside in North India and Dravidian speakers who largely inhabit South India (Ranasinghe et al., 2021).

India has a diverse linguistic landscape with many languages spoken within its borders. The primary Indigenous languages of the country include Hindi, Bengali, Urdu, Kannada, Malayalam, and Tamil, which are classified into the Indo-Aryan and Dravidian language families, respectively (Ranasinghe et al., 2021). Marathi, a widely spoken language in West-Central India, is an example of an Indo-Aryan language influenced by Dravidian languages, thereby indicating the linguistic exchanges that have occurred within the country (Kolipakam et al., 2018).

The Indian population's diverse genetics can be attributed to historical and cultural interactions that have shaped the nation, as per Bose et al. (2020). Most of the Indian population can be traced back to two main genetic lineages: Ancestral North Indians, who show genetic similarities to individuals from Central Asia, the Middle East, Caucasus, and Europe, and Ancestral South Indians, who do not have a close genetic relationship with groups outside the subcontinent. This genetic evidence highlights the complex ancestry and diversity that characterize India.

Language is crucial in safeguarding the cultural heritage and identity of various ethnic groups across India. The linguistic variety in India illustrates the country's historical and

cultural evolution and showcases the rich array of languages and cultures that thrive within its borders (Ranasinghe et al., 2021).

Religions

India is home to a diverse and intricate religious landscape characterized by the harmonious coexistence of numerous faiths within its boundaries. The country is known for its four major religions: Hinduism, Islam, Christianity, and Sikhism. Among these, Hinduism is the most widely followed, with approximately 80% of the population identifying as followers, making India a significant nation with a Hindu-majority population. On the other hand, Islam is the largest minority religion, accounting for around 14% of the country's population (Thompson et al., 2021).

India's religious diversity can be described as a rich and intricate tapestry of beliefs and practices, encompassing the peaceful coexistence of various major religions and their branches. A country's dedication to secularism is evident in providing equal treatment to all religious communities, resulting in an environment that fosters religious tolerance and inclusiveness. This ethos is reflected in promoting services to society and advancing well-being across all major religions practiced in India (Naeem et al., 2023).

Societal norms, behaviors, and attitudes in India are heavily influenced by its cultural and religious framework, which extends to healthcare, social interactions, and political dynamics (Prodip, 2022). Religious diversity in India significantly influences various aspects of society, including economic transactions (the banking and credit sectors) and social dynamics. Religious diversity also shapes personal identity, community dynamics, and governmental initiatives, which are major national factors (Ghosh, 2017).

Education

The literacy rate in India is a critical component of the country's educational landscape. As per the 2011 census, India's literacy rate was 74%, per Pappachan et al. (2017). While this indicates progress in enhancing literacy levels, there is still room for improvement compared with other countries with higher literacy rates. Education is vital for empowering individuals, narrowing inequalities, and promoting economic growth. To improve literacy in India, it is essential to address educational disparities, promote gender equality, and leverage technology for educational advancement.

As Xavier et al. (2023) state, the Indian education system faces significant challenges, such as high dropout rates and inequities in access to quality education, which hinder progress toward achieving universal primary education. Initiatives targeting these challenges involve leveraging Information Communication Technology (ITC) models to enhance financial inclusion, particularly in areas with lower literacy rates. Ensuring universal access to education and healthcare services has been shown to reduce child mortality rates, emphasizing the critical role of education in fostering overall well-being and health (Pappachan et al, 2017).

Despite the efforts made to improve access to education, disparities persist, particularly among marginalized communities, such as Scheduled Castes and Muslims, which highlights the need for targeted interventions to ensure equitable access to education for all. Furthermore, gender discrimination in education remains a pressing issue, and studies indicate that increasing literacy rates can have an impact on birth and fertility rates, thereby emphasizing the interconnectedness between education and social outcomes (Yulaikhah et al., 2019).

The Indian educational system is pivotal in shaping a nation's developmental trajectory. Enhancing literacy rates and offering educational opportunities are crucial for spurring economic growth, narrowing the gap between the rich and poor, and empowering individuals, especially women. The impact of education extends beyond personal well-being to societal advancement as it functions as a critical catalyst for social transformation and economic progress (Agarwal, 2020; Jogani, 2021).

1.1.5 Innovation and Technology

Technological Development

India has made remarkable progress in the field of technology, particularly in sectors such as information technology, digital health, and smart city development. The country has embraced initiatives such as the “Smart Cities” agenda, which focuses on leveraging technology to improve societal benefits (Miklian et al., 2017). Attempts to stimulate innovation in India by implementing policy frameworks seek to unlock the country's potential and contribute to the global knowledge economy (Narayanan, 2023).

As noted by Balsari et al. (2018), although India has made substantial progress in information technology, cloud computing, and financial technology, its digital health ecosystem is still in its early stages and requires further development and expansion. A country's ability to act as a model for other nations is apparent in its capability to design and implement training programs to handle and resolve complex public health issues (Miller et al., 2022).

The Indian government's Smart Cities Mission, which employs advanced technologies to modernize urban areas, exemplifies the country's dedication to Information and Communication Technology (ICT) driven urban development (Miklian et al., 2017). Additionally, integrating facial recognition technology showcases the innovative use of technology in urban development projects (Taylor et al., 2023). Furthermore, India has researched cloud seeding as a method to increase rainfall, demonstrating a broad range of technological applications within the country (Dash, 2019).

As Singh et al. (2022) advised, India should implement strict policies regarding intellectual property rights (IPRs) to reduce the rate at which technology is replicated and encourage technology transfer and commercialization. Furthermore, India's pursuit of sustainable energy transitions underscores private sector entities' pivotal role in attaining renewable energy objectives (Halder, 2022).

The history of India's technological landscape is characterized by a relationship between technological advancements and postcolonial ideologies linked to the pursuit of modernity. India's modernity had to be developed independently, which involved a balancing act of imitating Western modernity while emphasizing its postcolonial identity. The convergence of science and politics driven by nationalism prompted anti-colonial nationalists to view scientific capability as a symbol of nationhood. This historical context highlights the significance of technological advancements as a measure of civilizational progress, with postcolonial leaders such as Nehru positioning them as an indicator of state power, status, and modernity (Stroikos, 2020).

Research and Development

India has gained prominence in the world of digital technology, attributable to the government's Digital India initiative and related endeavors (P. Bansal, 2024). India's innovation ecosystem comprises many sectors, including technology, entrepreneurship, and development. The government has implemented several key policies, including "Make in India" and "Startup India," to encourage innovation and entrepreneurship (Deshmukh & Haleem, 2020).

As Rena (2023) notes, entrepreneurship and innovation are crucial catalysts for economic progress in India. They emphasize institutionalizing innovation and creating a supportive environment for startups. India's innovation ecosystem presents an opportunity to integrate innovation and skill development, positioning the country as a global leader in manufacturing and skilled labor.

As Prabhu et al. (2015) mentioned, India's innovation approach emphasizes adaptability and flexibility, exemplified by the concept of 'jugaad,' which distinguishes it from the global marketplace. Frugal, adaptable, and comprehensive innovation, often called Jugaad innovation, has emerged as a distinctive entrepreneurial approach in India. This method

entails devising resourceful solutions to overcome limitations by employing ingenious techniques to utilize minimal resources and existing technologies, resulting in the cost-effective development of products and services.

1.1.6 Maharashtra State

Maharashtra, a leading state in India, is celebrated for its substantial contribution to national economic growth. Its advanced industrial landscape and well-developed infrastructure make it a prominent driver of economic progress, with one of the highest GDP contributions among all the Indian states. Maharashtra's position as a top contributor to the national economy has persisted for over a decade, showcasing its exceptional capacity for industrialization and economic development (Gadekar, 2024).

As India's state and financial capital, Mumbai plays a vital role in the country's economic landscape. Over the past few decades, the city has experienced rapid growth owing to various factors, such as the concentration of industries, trade, transportation, and a thriving economy. In addition, Mumbai's robust infrastructure and connectivity have made it a major economic hub, attracting businesses and talent nationwide and beyond. The city is also home to Asia's oldest stock exchange, the Bombay Stock Exchange, further underscoring its significance in the financial sector (DES, 2023).

Maharashtra, Gujarat, Punjab, and Haryana are categorized as high-income states in India. These states lead the way in economic development and have higher per capita incomes than middle- and low-income states. Maharashtra's thriving economy is further emphasized by its consistent standing as one of the developed states within the Indian economy (DES, 2023).

Maharashtra has made substantial progress in terms of renewable energy and climate governance. In 2006, the state established the first clean energy fund in the country, which focused on investing in renewable energy projects and infrastructure through a small tax imposed on commercial and industrial electricity consumers (Pillai & Dubash, 2023).

Maharashtra's banking system is exceptionally developed and vital to the state's financial infrastructure. In India, Maharashtra has the highest share of aggregate deposits (21%) and gross credit (26%), with its per capita aggregate deposits and gross credit significantly surpassing the national average. The Reserve Bank of India has employed a service-area approach to ensure credit availability to priority and underdeveloped sectors. The banking system emphasizes providing credit at the village level, which is crucial for economic growth in rural regions. The State Level Bankers' Committee prepares and monitors the state's Annual Credit Plan, focusing on priority sectors such as agriculture and micro, small, and medium enterprises (MSMEs). The state has experienced a substantial increase in aggregate deposits, growing by 14.6% over the previous year (DES, 2023).

1.2 Women Empowerment

1.2.1 Definition – United Nations and World Bank

The United Nations (UN) typically describes empowerment as “the process by which women take control over their lives, acquiring the ability to make strategic choices” (UN Economic and Social Council, 2002). Furthermore, women's empowerment is a critical component in creating a peaceful, thriving, and lasting global society. It is considered a prerequisite to prevent violence against women and girls and to promote economic growth (UN Economic and Social Council, 2002).

The UN acknowledges women's empowerment as a worldwide concern, as encompassed within the 17 Sustainable Development Goals (SDGs) ratified by all member states in September 2015 (UN SDGs, n.d.; Velija, 2021). The UN has fully embraced SDGs as an extensive and ambitious initiative to eradicate poverty, protect the environment, and promote universal well-being and prosperity by 2030 (UNPD, 2024).

In turn, SDGs encompass a specific objective – SDG 5: “Achieve gender equality and empower all women and girls” – highlighting Gender Equality and Women's Empowerment

as vital aspects in realizing sustainable development, thereby underscoring the importance of empowering women (Roy & Xiaoling, 2022; Yadav, 2023).

SDG 5 aims to ensure that women have equal opportunities to participate fully and meaningfully in all aspects of political, economic, and public life, including decision-making processes, and have the chance to hold leadership positions (UNPD, 2024; Yadav, 2023). Women's empowerment is widely regarded as a crucial aspect of the global development agenda within the SDGs, as it functions as both an ultimate objective and a means of promoting other objectives, such as those related to the well-being and survival of children (Roy et & Xiaoling, 2022). The SDG highlights the necessity of providing women with resources, tools, and opportunities to make informed decisions, exercise self-determination, and actively participate in the social and economic spheres. The SDGs emphasize the importance of women's empowerment in various sectors, such as agriculture, tourism, and education, to accomplish broader development objectives. Empowering women in these areas not only promotes gender equality but also accelerates overall development goals and sustainable growth (Roy et & Xiaoling, 2022).

The World Bank characterizes women's empowerment as the “expansion of freedom of choice and action to shape one's life” (M. Gupta, 2020). This definition stresses the significance of granting women the power to make decisions that affect their lives. According to the World Bank, economically, socially, and legally empowering women boost their decision-making capabilities. This notion aligns with the idea that women's empowerment entails furnishing them with resources, opportunities, and the authority to lead their lives and contribute significantly to society (M.Gupta, 2020).

The World Bank has acknowledged empowerment as a critical element in reducing poverty and as a primary goal of development aid. Promoting women's empowerment enhances their ability to make decisions in important areas. The World Bank has recommended that women's empowerment should be a key component of all social development programs to foster gender equality and overall progress (Reza & Yasmin, 2019).

The World Bank's definition of empowerment aligns with the concept of expanding women's choices and enabling them to make decisions that reflect their own values. This definition underscores the importance of empowering individuals to make informed life decisions when they were previously unable to do so, thereby increasing their range of options (Mohapatra & Sahoo, 2016).

1.2.1.1 Economic Empowerment

Economic empowerment is a multifaceted concept that is crucial in furthering women's rights, fostering economic growth, reducing poverty, enhancing health and welfare, and achieving broader development goals. The primary goal is to boost women's capacity for economic participation, recognize their valuable contributions, and ensure fair distribution of wealth and resources (Bhatia & Singh, 2019; Khuan, 2024). It encompasses various dimensions, such as access to education and training, employee opportunities, individual capability development, enhanced self-esteem, the capacity to make informed economic decisions, access to financial resources, and the ability to organize collectively and promote economic rights (Bhatia & Singh, 2019a; Khuan, 2024).

Studies show that economic empowerment plays a crucial role in enabling women to protect themselves from intimate partner violence. This highlights the importance of financial independence and control over resources in the context of women's empowerment (Garg et al., 2021; Khuan, 2024).

Microcredit programs and cooperative memberships, which are components of microfinance initiatives, have significantly contributed to women's economic empowerment in various geographic areas, leading to improvements in their social, psychological, and financial well-being (Batliwala, 2007; Tiwari & Malati, 2023).

Economic empowerment is essential for sustainable development, enabling women to actively participate in economic growth and development activities (Tiwari & Malati, 2023). This type of empowerment can lead to improved well-being, community development,

enhanced self-sufficiency, and expanded options and capabilities for self-reliance (Khuan, 2024; Tiwari & Malati, 2023).

According to Kumar (2024), the objective of economic empowerment has been a significant aspect of the comprehensive empowerment of women in India, recognizing their exceptional financial management abilities and the transformative effect of economic independence. Financial inclusion, microfinance initiatives, and training opportunities have been crucial for enhancing women's economic power and facilitating their participation in the country's economic growth and development.

1.2.1.2 Social Empowerment

Empowerment in the social sphere refers to enhancing an individual's capacity to participate and impact their community's social frameworks, norms, and choice-making processes. It involves equipping individuals with the necessary tools, opportunities, and support to engage in society actively, challenge inequalities, and advocate transformative change (Batliwala, 2007).

As Leelavathi & Kumar (2023) refer to, social empowerment involves several facets: social support, community engagement, cooperative action, and the recognition and reinforcement of social cohesion and unity. Research has shown a significant link between social empowerment and psychological empowerment at the individual level, emphasizing the crucial role of social-structural factors in fostering empowerment. Social-structural empowerment refers to the notion that the contextual environment's support, opportunities, resources, and social factors can enhance an individual's sense of power and satisfaction (Maton, 1988). Furthermore, social empowerment is paramount for fostering community advancement, encouraging constructive social change, and enhancing collective empowerment across diverse domains (Batliwala, 2007).

The relationship between marginalized populations and social empowerment is strongly tied to social identity, which involves acknowledging and leveraging various social identifiers,

such as religion, race, ethnicity, and socioeconomic status, to empower individuals and promote social justice. Initiatives for social empowerment typically strive to improve critical thinking skills, analyze social problems, identify available resources, and establish community-based social organizations to strengthen social connections and support community development. Social enterprises empower women across various sectors, such as agriculture, by addressing personal obstacles and promoting female participation and leadership (Tyagi & Upadhyay, 2023).

1.2.1.2.1 Political Empowerment

Social and political empowerment are interconnected concepts with distinct objectives and methods. Social empowerment has the potential to foster political engagement, whereas political empowerment can enforce regulations that promote social equality. Both are crucial for holistic development.

Batliwala (2007) investigates the possible relationship between social empowerment measures, such as self-help groups and community organizing, and increased political participation and power. Additionally, the discourse delves into how political empowerment can be harnessed to confront prevailing power frameworks, implying that social empowerment may be amplified through political channels.

Political empowerment alters the balance of power between individuals and social groups, emphasizing the relationship between men and women. This process involves challenging beliefs perpetuating social inequalities, changing access to and control of resources, and transforming institutions that uphold existing power structures. Political empowerment is vital in achieving gender equality and social justice, as it allows marginalized groups to have greater influence and actively participate in decision-making processes, ultimately leading to social empowerment (Batliwala, 2007).

Kabeer (1999) notes that political empowerment is frequently discussed regarding women's involvement in decision-making processes, the importance of their political representation,

and the need for structural changes that enable them to exercise their rights and influence policies that affect their lives.

In their research, N. Kumar et al. (2019) investigate women's political participation by employing several indicators that measure their involvement in various political activities. These indicators include amongst others “Autonomy in Voting,” which assesses the extent to which the woman voted freely, without any external influence from family or other individuals; “Participation in Local Governance,” which evaluates the extent to which the woman participates in local meetings, such as the women's village council and the village council; lastly, “Perception of Responsiveness” measures the woman's belief in the village council's willingness to respond to women's or SHGs positively' demands or suggestions. These indicators comprehensively understand women's political engagement and its impact on local governance and decision-making.

Social empowerment equips marginalized groups with the necessary skills to participate, while political empowerment offers them a platform to engage. Social empowerment focuses on individual and community capabilities, whereas political empowerment harnesses these capabilities to influence governance and policy. Social empowerment encourages political participation, and political empowerment strengthens social empowerment by enabling advocacy and resource access.

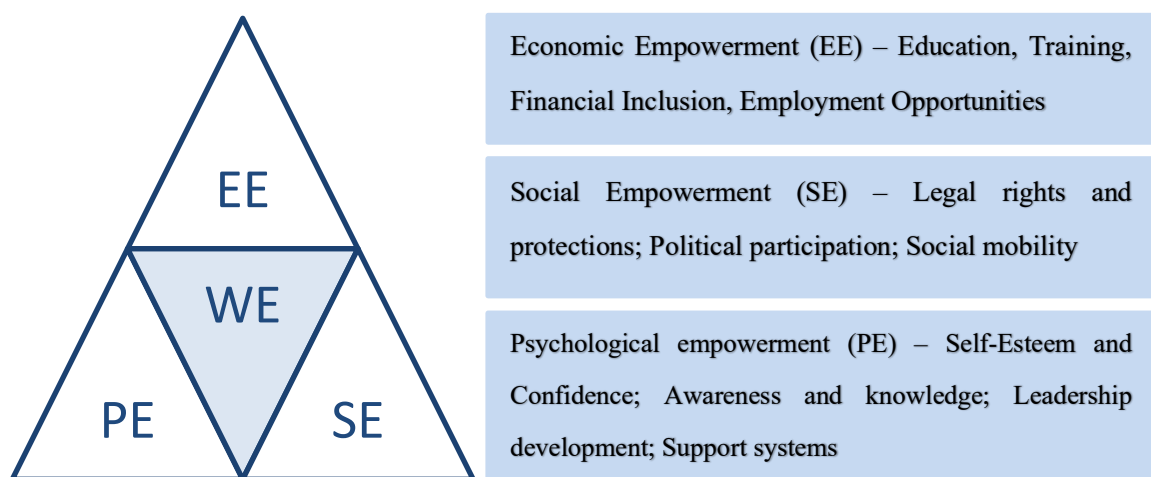
1.2.1.3 Psychological Empowerment

Psychological empowerment refers to an individual's perception of control, self-efficacy, and self-perception, which collectively influence their ability to engage with others and pursue independent careers meaningfully (Batliwala, 2007). Enhancing women's capabilities is crucial to overcoming obstacles, honing their decision-making processes, and actively participating in matters concerning themselves and their households. Psychological empowerment is crucial for fostering individuals' self-confidence, motivation, and trust in their capacity to achieve personal and professional goals (Das, 2021).

Research has indicated that psychological empowerment significantly influences the effects of empowering leadership behaviors on job performance, organizational commitment, and workforce agility. It is intimately linked to individual well-being, job satisfaction, and overall workplace performance (Das 2021; Kundu et al. 2019). Psychological empowerment is closely related to self-perception, knowledge of resources, participation, and beliefs regarding competence and effectiveness. It is critical to promote individual agency, autonomy, and control of the social environment (Kundu et al., 2019).

According to Mahato et al. (2023), psychological empowerment encompasses enhancing self-efficacy through education and guidance, which fortifies self-assurance and boosts mental health by alleviating the sensations of solitude and diminishing the symptoms of depression and nervousness. Empowered women frequently prioritize their offspring's education and well-being, resulting in constructive intergenerational consequences. Furthermore, psychological empowerment equips women to make choices that positively impact their lives, challenge conventional gender norms, foster greater autonomy and self-reliance, and cultivate a sense of belonging within a nurturing community.

Figure 1- Vertices of Women's Empowerment by Researcher



1.2.2 Evolution of Women's Empowerment Definition in Global and Indian Contexts

Women's empowerment has undergone metamorphosis over the years, reflecting the changing viewpoints and priorities in the discourse surrounding gender equality and women's rights. The impact of feminist consciousness-raising and collective action on the early implementation of international development in the 1970s was considerable (Cornwall, 2016). In the 1980s and the 1990s, women's empowerment was presented as a revolutionary strategy to restructure power dynamics, promote women's rights, and foster greater equality between women and men (Batliwala, 2007; Cornwall, 2016).

Per Kabeer (1999), a key component of women's empowerment is tackling systemic inequalities and guaranteeing women's involvement in decision-making processes across all levels of society. This encompasses providing women with resources and opportunities and granting them autonomy and authority over their lives, enabling them to make choices and decisions that influence their well-being and that of their community. Women's empowerment has been linked to a reassessment of power dynamics within households, where women can select forms of empowerment that enhance their decision-making influence while retaining the traditional public depictions of decision-makers. This advanced understanding of empowerment recognizes the complexities of power dynamics within familial and societal frameworks while considering how women navigate and assert their autonomy in various circumstances.

The concept and evaluation of women's empowerment have been the subject of diverse interpretations, as academics and institutions have proposed varying perspectives on the elements that make up empowerment (Cornwall, 2016). Various factors, such as economic growth, political representation, and social development, have influenced women's empowerment. Economic empowerment has been deemed a critical determinant of sustainable development and pro-poor growth, highlighting the interconnectedness between economic opportunities and women's empowerment (Roy & Xiaoling, 2022).

Women's empowerment in India has been influenced by evolving societal norms, economic circumstances, and policy initiatives (Batliwala, 2007; Cornwall, 2016). Studies have indicated that economic independence is a crucial aspect of protecting women from intimate partner violence in India (Dalal et al., 2022). The results from the National Family Health Surveys in India underscore the importance of addressing intimate partner violence experienced by married women. They offer valuable information on the trends and correlates of this issue, which is crucial in advancing women's empowerment (Garg et al., 2021). Furthermore, studies have explored the influence of women's circumstances before marriage on their empowerment levels, showing that progress towards improving women's empowerment in India has been minimal (Banerjee et al., 2023).

Mathur & Agarwal's (2017) research indicates that Self-Help Groups (SHGs) play a vital role in fostering an environment that promotes the empowerment of rural Indian women by functioning as a comprehensive strategy encompassing a range of factors beyond merely providing credit. Although SHGs have considerably influenced women, empowering them and leading to substantial improvements in their lives, it is essential to recognize that this transformation may not have been uniformly extended to all levels. Although there have been some notable accomplishments, such as increased self-confidence and a higher standard of living for women, challenges in rural areas, such as domestic violence and limitations on women's mobility, cannot be disregarded.

Recently, the significance of women's empowerment in achieving broader development goals has gained significant attention, as evidenced by the inclusion of the United Nations' Sustainable Development Goals (SDGs) (Yadav, 2023). In a study on the role of education in promoting women's empowerment in achieving SDG 5, Tiwari & Malati (2023) refer to this global goal that guarantees women's equal participation in national development and progress. Chaudhary & Choudhary (2023) suggested that enhancing women's literacy is an educational issue crucial for achieving broader social and economic goals in India. Overcoming obstacles that hinder women's education and promoting higher literacy rates can result in significant advancements in gender equality and empowerment.

1.2.3 The Participation of Women in the Indian Economy: A Continuing Challenge

Indian women face numerous obstacles that hinder their participation in the economy. A significant barrier is the traditional gender roles that confine women to household tasks, with many women citing the 'pressing need for domestic work' as the main reason for not entering the workforce (J. Singh & Goyal, 2019). Women's ability to participate in economic activities and pursue career opportunities can be hindered by societal expectations that frequently exist.

Furthermore, the female labor force participation rate in India is significantly lower than the average observed worldwide, thereby highlighting disparities in workforce participation (S.Gupta, 2023). The acceleration of India's economy has brought about alterations in gender roles, creating challenges for traditional intergenerational relationships. Consequently, women face obstacles to their participation in the workforce (J. Singh & Goyal, 2019). The shifting expectations of women within society are generating conflicts with their conventional responsibilities (S.Gupta, 2023).

Despite progress in recent years, women in India continue to face significant obstacles in the workforce, including gender-based disparities in employment rates, salary inequalities, and lack of representation in leadership positions. These factors not only highlight the difficulties faced by women in terms of economic participation but also contribute to the broader issue of gender disparities in the workforce and perpetuate wage discrimination (S.Gupta, 2023). The issues of wage discrimination and the lack of women in leadership positions continue to impede the progress and economic empowerment of women. Additionally, gender disparities in educational opportunities and access to resources further complicate women's challenges in entering and succeeding in the workforce (S. Gupta, 2023).

In their study, Jyothi & Mangalagiri (2019), achieving these goals is crucial to fostering gender diversity, providing equal opportunities for women in education and employment, and tackling wage discrimination and leadership disparities in the workforce. They stress the significance of gender diversity in corporate governance and its favorable influence on

business performance, which supports the idea of equal opportunities for women. This study highlights how including women on boards improves decision-making and corporate outcomes. This justifies ethical and economic arguments for increasing female representation in leadership roles, suggesting that it is morally right and beneficial for companies.

Improving women's abilities, providing access to resources, and fostering gender equality through initiatives are essential to surmounting the barriers that impede women's active engagement in India's economy (S.Gupta, 2023; Singh & Goyal, 2019).

1.2.3.1 Facing Tradition and Social Norms

Women's empowerment in India is a complex problem that challenges the deeply entrenched cultural and social norms. Despite facing obstacles and disparities across different states and socioeconomic backgrounds, progress towards women's empowerment in India continues to be made (Baral et al., 2023).

Achieving women's empowerment requires addressing the social and economic conditions that impact women. Discussing women entrepreneurs' obstacles, including social, cultural, and economic hurdles, is imperative. These hurdles restrict women's access to opportunities, information, and education, vital to their empowerment and achievement in entrepreneurship (Leelavathi & Kumar, 2023).

Efforts, including the National Policy for Women's Empowerment in India, have been undertaken to advance women's economic and social status (S. Gupta, 2023). Research suggests that India continues to grapple with gender disparities, as women generally experience less empowerment than men; however, significant progress has been made in this area (Banerjee et al., 2023).

Initiatives such as self-help groups (SHGs) have proven effective in promoting women's empowerment by fostering economic, social, and political participation. It is important to

note that these efforts have successfully achieved their goals (Mathur & Agarwal, 2017; Ramesh, 2023). Identifying collective entrepreneurship among women in patriarchal societies, such as India, as a successful strategy for achieving economic and social empowerment has been widely recognized (Leelavathi & Kumar, 2023; Ramesh, 2023).

As Dalal et al. (2022) explored in their study, there is a connection between economic empowerment and gender equity in reducing violence against women. It emphasizes that merely achieving economic independence is not enough to address intimate partner violence (IPV) and that cultural norms and social participation must also be considered. This study argues that women's economic independence is insufficient to decrease IPV rates and that a comprehensive approach is necessary, considering various factors such as societal gender equity and women's status.

1.2.3.2 Empowerment of women as a priority

Empowering women is a vital issue in India, with initiatives in place to enhance women's economic, social, and political standing and traditionally faced marginalization in society. In India, efforts to empower women involve increasing their decision-making authority across all levels, both inside and outside the domestic sphere, to ensure equal participation in societal matters (Tiwari & Malati, 2023).

According to Leelavathi & Kumar (2023), several approaches have been implemented in India to enhance women's empowerment, including expanding access to education, economic prospects, and political participation. Empowering women is crucial for national development, enabling them to actively engage in decision-making processes that affect them and their families. Initiatives such as the “*Skill India Movement*” aim to equip rural women with the necessary skills, such as toy-making, to provide them with economic opportunities and a better quality of life.

Various factors must be examined to assess women's empowerment in India, including their role in decision-making processes, freedom of movement, political involvement, and opportunities for education and employment. These elements are crucial for comprehending

the complex nature of empowerment. It is vital to tackle socioeconomic and political inequalities while stressing the significance of empowering women to improve their social and health conditions and encourage their participation in development initiatives (Ramesh, 2023).

Implementing e-governance initiatives in states like Uttar Pradesh is geared towards harnessing technology to empower women, recognizing their pivotal role in fostering socio-economic growth and development (Gupta & Rajan, 2017). Self-help groups (SHGs) have intrinsically empowered rural women in India by promoting grassroots empowerment and development from the bottom (Mathur & Agarwal, 2017).

1.2.4 Women as essential stakeholders in eradicating poverty

Women are crucial to the success of poverty reduction efforts because of their significant presence in various aspects of society. Numerous studies have shown that women's active participation in initiatives to eradicate poverty, particularly in entrepreneurship and in managing Micro, Small, and Medium Enterprises (MSMEs), is essential for achieving positive outcomes (Reno et al., 2024).

Women entrepreneurs are widely acknowledged as vital agents of the fight against poverty, particularly in underprivileged countries. Active engagement is crucial for fostering community development and promoting economic growth. It is worth noting that female-owned businesses are among the fastest-growing entrepreneurial groups globally, and they play a significant role in driving innovation, creating jobs, and generating wealth (Agarwal, 2020).

According to Baral et al. (2023), improving women's economic status and providing them with resources such as micro-credit and educational opportunities have been proven to be effective in combating poverty. The involvement of women in entrepreneurship has been identified as a practical solution for poverty alleviation, highlighting the concrete ways in which women contribute to reducing poverty. Policies aimed at poverty reduction and

sustainable development should include gender equality, equity, and women's empowerment to address the root causes of poverty effectively. Micro-finance programs directed at women are seen as poverty alleviation strategies and tools for women's empowerment.

Eradicating poverty requires collective efforts from various stakeholders, such as governments, communities, and the private sector, focusing on empowering women and men equally. The effectiveness of poverty alleviation programs hinges on the involvement of capable and skilled developmental stakeholders. Comprehensive poverty reduction initiatives emphasize the significance of implementing development-oriented strategies, affecting legal reforms, and engaging stakeholders in the fight against poverty. Developing sustainable poverty reduction strategies that incorporate the unique needs of various regions and engage all relevant parties is crucial for achieving long-lasting poverty alleviation (Khasanah et al., 2021).

1.3 Self-Help Groups

1.3.1 Definition

Self-help Groups (SHGs) are individuals who voluntarily join to tackle common issues and utilize their shared experiences to offer mutual support to address or resolve their concerns (Borkman & Munn-Giddings, 2020). These groups differentiate themselves from professionally led support or advocacy groups, as they are primarily governed by their members and strongly emphasize peer support through shared understanding (Visram et al., 2012).

SHGs provide a platform for individuals facing similar challenges to come together, share their experiences, and offer mutual aid to foster camaraderie and empathy. These organizations depend on mutual aid, reciprocity, and the absence of professional intermediaries, emphasizing the importance of active participation and collaboration among their members (Maton, 1988). SHGs serve a crucial function by extending individuals' sense of hope, control, and personal growth and reinterpreting challenges as opportunities for

advancement rather than threats to stability, which is vital (Visram et al., 2012; Maton, 1988).

The operations and structure of SHGs are numerous and varied, with certain groups focusing on particular topics, providing emotional support such as alcoholics anonymous, or being guided by anonymous specialists such as health psychologists (Maton, 1988; Borkman & Munn-Giddings 2020). Researchers have highlighted the importance of using a participatory approach in SHGs, as these groups play a crucial role in fostering the development and dissemination of specialized viewpoints and practical knowledge of shared challenges (N.Kumar et al., 2019). Self-help groups are known for their member-driven structure, which relies on experiential knowledge and operates within the nonprofit sector, although their definitions and names can vary (Borkman & Munn-Giddings, 2020).

1.3.2 SHGs and Microfinance in India

1.3.2.1 Structure of Microfinance in India

Microfinance in India is characterized by various organizational arrangements, primarily comprising two main models: the Joint Liability Group (JLG) and the Self-Help Group and the Bank Linkage Program (SBLP). The JLG model, inspired by the Grameen Bank of Bangladesh, involves groups of individuals who share collective responsibility for each other's loans. By contrast, the SBLP model, commonly regarded as India's indigenous microfinance approach, focuses on connecting self-help groups with formal banking institutions to provide financial services (Sarma, 2019).

The diverse organizational structures employed in microfinance initiatives in India reflect the country's evolving microfinance landscape. Specifically, the self-help Group (SHG)-based microfinance model, which is widely used in India, emphasizes group-based lending and savings activities, thereby fostering financial inclusion and economic empowerment. Analyzing the organizational structure of SHG-based microfinance is crucial for understanding the processes that facilitate individual and community empowerment (Sehgal & Sharma, 2021).

Microfinance institutions in India have been instrumental in offering small-scale loans, primarily to disadvantaged groups that cannot provide collateral, thereby fostering financial inclusion and reducing poverty (N.Kumar et al., 2019). Microfinance models in India often use group-based methods, including SHGs and JLGs, which have been widely acknowledged for their positive economic impact and empowerment of women. These financial models can promote empowerment and generate economic impacts, highlighting the importance of collective responsibility and social capital within these models (S. Bansal & Singh, 2020).

1.3.2.2 SHGs as a Type of Microfinance

Self-help groups (SHGs), particularly those engaged in microfinance activities, have gained recognition for empowering individuals, particularly women, through financial inclusion and economic development. These groups are acknowledged as potent instruments for promoting inclusive economic growth, financing development, and catalyzing positive socioeconomic transformations (Sehgal & Sharma, 2021). The SHG Bank Linkage Program in India successfully connects self-help groups to microfinance and provides financial services to marginalized communities. This program can serve as a model for other countries seeking to promote economic empowerment through self-help groups (N. Kumar et al., 2019). Additionally, researchers have explored the possibility of incorporating health initiatives into microfinance-driven self-help groups to improve health behaviors and outcomes among disadvantaged populations (Bott et al., 2023).

The SHG Bank Linkage Program and microfinance initiatives have been critical to the success of underprivileged rural populations, fostering economic growth and empowering communities in India (Sehgal & Sharma, 2021). Microfinance is often marketed as a way to break free from poverty through microenterprises. However, research by Bott et al. (2023) revealed that significant business ventures are not a common outcome of microloans. Instead, people often use these loans to meet immediate needs such as food. This highlights the role of microfinance programs, including those facilitated through self-help groups, in

addressing the needs of impoverished rural communities and promoting economic empowerment, even though the results may vary.

The SHG Bank Linkage Program and microfinance initiatives facilitated through self-help groups have been instrumental in accessing poor rural populations, fostering economic growth, and fortifying communities in India. These programs have been lauded for their contribution to poverty alleviation, livelihood enhancement, and social development, thereby highlighting the indispensable role of self-help groups in the microfinance sector. The SHG model is widely acknowledged as vital in the microfinance movement in India, underscoring the relationship between self-help groups and financial inclusion (Bott et al., 2023; N. Kumar et al., 2019; Sehgal & Sharma, 2021).

1.3.2.3 SHGs and SHG Bank Linkage Program

The SHG-Bank Linkage Program (SBLP), initiated by NABARD (National Bank for Agriculture and Rural Development), is a significant source of funding. This program enables banks to extend loans to SHGs based on their savings and group dynamics. The program has been instrumental in integrating SHGs into the formal banking system, allowing them to access credit at lower interest rates (Kulkarni & Vasant, 2021).

Funding SHGs typically involves a structured approach involving various key stakeholders and steps. SHGs usually form through individuals, typically women, who collaborate to save money and provide mutual support. These groups typically comprise 10-20 members who regularly contribute a fixed amount to create a common fund (Sridevi & Singh, 2022). Nongovernmental organizations (NGOs) and self-help promoting institutions (SHPIs) are instrumental in facilitating the formation of SHGs by assisting in organizing potential members, conducting awareness programs, and explaining the benefits of joining an SHG (Kulkarni & Vasant, 2021).

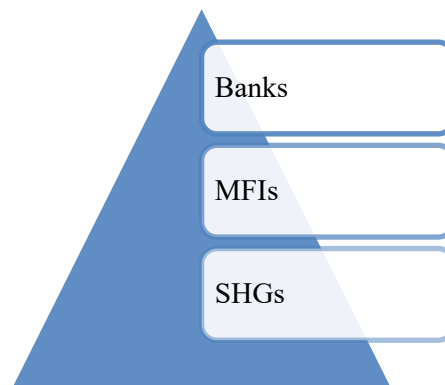
Savings mobilization is then implemented, where SHG members save small amounts regularly, creating a pool for internal lending. Members frequently contribute to a communal pool of funds regularly through their savings. This collective resource is utilized for inter-member lending, allowing them to obtain small loans for personal or professional needs

(Kulkarni & Vasant, 2021). This enables members to access funds for personal or business needs without initially relying on external sources. Once the SHG has established a track record of savings and internal lending, it can approach banks or financial institutions for external funding, enabling access to larger credit amounts through the SHG-Bank Linkage Program (Sridevi & Singh, 2022).

The SBLP program promotes the establishment of savings accounts with banks for SHGs. After demonstrating effective money management and a solid savings history, these groups can submit loan applications to the banks, cultivating confidence between the banks and the SHGs (Kulkarni & Vasant, 2021).

The loan application process involves SHGs submitting loan applications to banks, detailing the purpose, amount, and repayment plan. Banks usually require a certain level of savings and a good repayment history before approving loans. Disbursement of loans occurs upon approval, where banks disburse the loan to the SHG. The loan can be used for various purposes, such as starting or expanding a business, purchasing equipment, or meeting other financial needs (Sridevi & Singh, 2022).

Figure 2 - Data from the book Kulkarni & Vasant, 2021



Commercial banks are crucial in microfinance by funding Microfinance Institutions (MFIs) and SHGs and extending direct loans to SHGs via the SHG-Bank Linkage Program. Small Finance Banks cater to small borrowers and underserved sectors by concentrating on microfinance and small loans. MFIs, operating as non-banking financial companies (NBFCs), offer microloans to individuals or groups without collateral, bridging the gap

between banks and economically disadvantaged individuals, thereby enabling access to credit and financial services (Kulkarni & Vasant, 2021).

Self-help groups (SHGs) typically partner with MFIs to obtain additional funding. MFIs can extend credit to SHGs or their members, thus providing greater access to financial resources for personal and business expenses. Governments often implement programs that provide grants, subsidies, and capacity-building activities to strengthen the operational capabilities of SHGs and encourage financial inclusion. Moreover, non-governmental organizations and local communities may fund SHGs, providing training and development support to improve income generation and loan repayment abilities (Kulkarni & Vasant, 2021).

1.3.2.4 Expanse and coverage of the SHGs movement in India and Maharashtra

Indian policymakers have prioritized the empowerment of the country's disadvantaged population, which is situated at the base of the socioeconomic pyramid. Microfinance plays a key role in providing access to credit to this section of society. The launch of the NABARD-led Self-Help Group-Bank Linkage Program (SHGs-BLP) in 1992 marked a milestone in these endeavors (Sehgal & Sharma, 2021).

Over the past 30 years, self-help groups, particularly women's SHGs, have proliferated in India and become vital components of numerous rural development programs (Alvi et al., 2019). Development organizations such as non-governmental organizations (NGOs), state development branches, and bilateral and multilateral agencies frequently establish groups comprising between 10 and 20 women for specific development initiatives. In India, these groups are known as Self-Help Groups (SHGs) and are community-based organizations that foster savings, credit facilities, and social empowerment, primarily for female members (Alvi et al., 2019; Mahato et al., 2023).

The Self-Help Group Bank Linkage Initiative has achieved considerable prominence in India, receiving support from NGOs, the government, and the private sector. This initiative has played a crucial role in providing financial services to millions of families through SHGs (N. Kumar et al., 2019). SHGs in India have become widely accepted as a means to combat poverty, particularly through the promotion of microcredit and microfinance, with a strong

emphasis on empowering women. SHGs have successfully empowered women to defy conventional gender roles and societal limitations by engaging in microfinance programs (Alvi et al., 2019; Bott et al., 2023).

India's SHG Bank Linkage initiative has played a critical role in enhancing microfinance opportunities for impoverished rural populations, providing access to financial resources, and stimulating economic growth among marginalized communities (N. Kumar et al., 2019; Sehgal & Sharma, 2021). These organizations have significantly contributed to community development, health promotion, and societal challenges. In India, SHGs are grounded in the principles of self-reliance, mutual support, and collective decision-making, which foster empowerment and solidarity among their members (Brown et al., 2022).

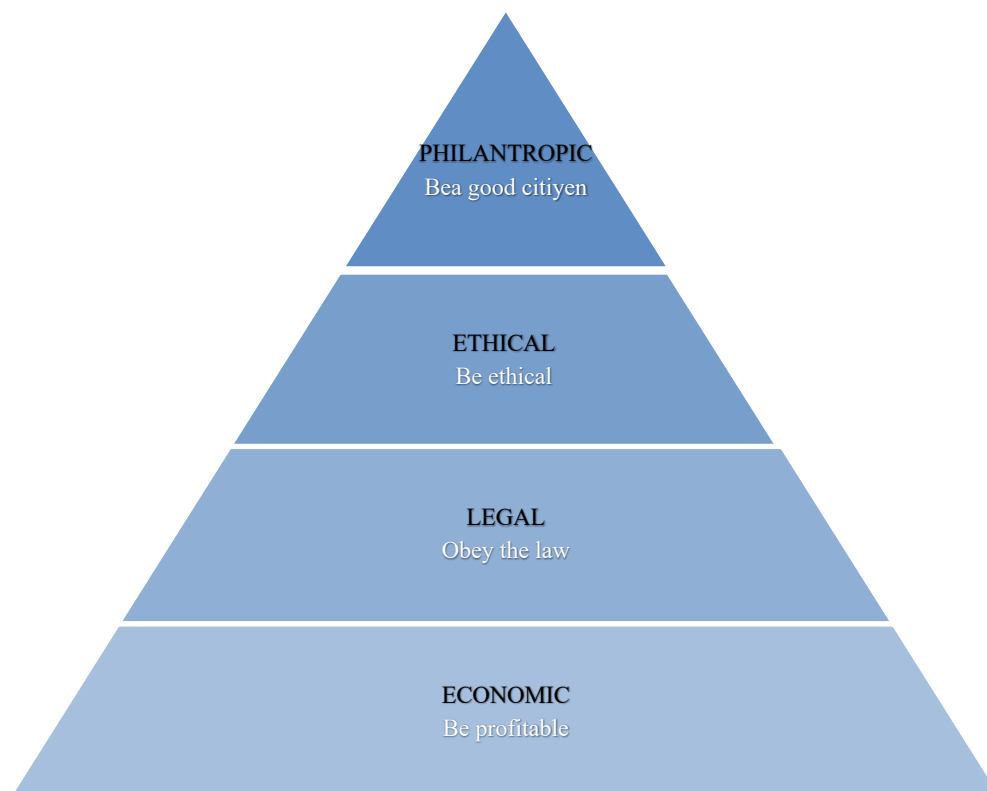
The Self-Help Group movement in India, particularly in Maharashtra, has gained considerable traction over the years. In particular, SHGs have become vital to rural development initiatives, strongly emphasizing empowering women and promoting economic inclusion (Alvi et al., 2019). The SHG movement in Maharashtra has grown substantially, leading to a considerable increase in the number of SHGs (DES 2023). The impact of SHGs extends to various aspects of development, including socio-economic development, accessibility of health services, and women's autonomy (Gadekar, 2024).

The accomplishments of the SHGs in India can be credited to the support provided by various stakeholders, including NGOs, government entities, and financial institutions (N. Kumar et al., 2019; Sridevi & Singh, 2022). These organizations have advanced financial inclusion and microfinance, essential in expanding access to public entitlement programs and healthcare services (N. Kumar et al., 2019). Additionally, the involvement of SHGs has been instrumental in promoting collective decision-making, skill development, and social empowerment among women (Ramesh, 2023).

1.3.3 Link between Corporate Social Responsibility and SHGs

Carroll's (1991) Pyramid of Corporate Social Responsibility (CSR) comprises four tiers, each symbolizing distinct corporate obligations. The first tier, representing *economic responsibilities*, forms the pyramid's base. Businesses must ensure profitability and contribute to the economy by providing goods and services that society needs. The second tier, encompassing *legal responsibilities*, mandates that businesses comply with laws and regulations, fulfilling obligations to stakeholders as defined by law. The third tier, encompassing *ethical responsibilities*, encompasses societal expectations beyond legal requirements, emphasizing moral principles that guide business conduct. The fourth and final tier, representing *philanthropic responsibilities*, refers to voluntary actions taken by businesses to enhance societal well-being, including charitable donations, community engagement, and initiatives aimed at improving the quality of life. Carroll's model suggests that while economic and legal responsibilities are essential, ethical and philanthropic responsibilities are crucial for a company to be perceived as socially responsible.

Figure 3 - The Pyramid of CSR by Carroll's (1991)



Corporate Social Responsibility (CSR) is widely acknowledged as a significant mechanism by which companies can actively participate in fostering their communities' social and economic growth, especially in India. The relationship between CSR and SHGs in India is extensive and multifaceted. The execution of CSR initiatives has been instrumental in aiding SHGs, with a particular focus on community development and empowerment.

CSR activities encompass a broad range of initiatives to improve society's socioeconomic conditions. In India, CSR has evolved from a voluntary to a statutory requirement, with the government playing a crucial role in promoting CSR practices¹. The CSR mandate in India has led to a shift in focus from mere philanthropy to more structured and impactful initiatives that align with national development goals (K. A. Jha & Totala, 2023).

According to Ramar (2024), CSR initiatives that aim to advance women's entrepreneurship often focus on critical areas, such as skill development, access to finance, and mentorship. These components are essential to enhance women's economic prospects. However, successful collaboration among multiple stakeholders is crucial for overcoming implementation challenges and maximizing the impact of CSR initiatives on women's empowerment. In addition, CSR programs that emphasize education, such as scholarships, vocational training, and literacy programs, significantly contribute to increasing women's educational achievement.

Companies increasingly recognize the importance of engaging with SHGs to enhance their corporate reputation and promote social welfare. Corporations acknowledge the necessity of effectively communicating CSR initiatives, which is crucial for regulatory compliance and fostering stakeholder trust (K. A. Jha & Totala, 2023).

¹ CSR was made mandatory in India due to the implementation of the Companies Act of 2013, which took effect on April 1, 2014. This legislation marked a significant shift from voluntary to mandatory CSR practices, mandating that certain companies allocate funds towards social welfare activities. The Act specifies eligibility requirements based on a company's net worth, turnover, and profit criteria.

1.3.4 Pandemic Impact(s)

The COVID-19 pandemic has dramatically affected people in India, including their financial situation. The government has provided relief packages and credit facilities that have significantly addressed the financial inclusion issues in India during the pandemic (Suresh et al., 2022). One significant project was to enhance account ownership among unbanked adults by delivering them with biometric identification cards, thereby fostering increased financial inclusion (Demirgüç-Kunt et al., 2018).

Financial inclusion remains a critical issue in India, with millions of unbanked individuals needing access to essential financial services (Demirgüç-Kunt et al., 2018). Despite increasing financial access, a substantial portion of the population still lacks banking services (Haridh 2022; Bhatia & Singh, 2019). The COVID-19 pandemic has highlighted the crucial need to address financial inclusion to promote economic stability and strengthen resilience among vulnerable populations (Suresh et al., 2022).

The Indian government's response to the COVID-19 pandemic has been scrutinized due to debates about the effectiveness of relief measures and the overall impact on the population (Ghosh, 2020). According to Garg et al. (2022), the Indian government has effectively managed to curb the spread of COVID-19 despite the numerous obstacles posed by the pandemic.

Rural households have particularly benefited from relief efforts, and research has examined the determinants of social assistance programs in different states of India (Ali & Khan, 2022). Rural households' ability to access relief through food and cash is significantly influenced by their characteristics such as age, gender, social category, occupation, income level, and poverty status. Policymakers and stakeholders must focus on capacity-building initiatives to ensure the effectiveness of social assistance programs. These initiatives may include training personnel, improving monitoring mechanisms, and enhancing coordination among the agencies involved in relief distribution. Planning for the long term and building resilience in rural communities through social assistance programs is crucial. Therefore,

policymakers should consider the future and plan to ensure that relief is accessible to those who need it the most (Ali & Khan, 2022; Suresh et al., 2022).

As per Sharma et al. (2021) findings, it is essential to acknowledge the significant role that Self-Help Groups (SHGs) played in raising awareness about COVID-19 safety measures. These groups employed various methods, including phone calls, wall paintings, pamphlets, and social media, to distribute information on the importance of wearing masks and practicing social distancing. Additionally, SHGs shifted their focus to producing essential items, such as masks and sanitizers, to address the shortages in the market. This met community needs and provided income for the members involved in production.

In conclusion, the COVID-19 pandemic has underscored the significance of government interventions in promoting financial inclusion and providing relief to India's vulnerable populations. Government initiatives, credit facilities, and relief packages have been crucial in mitigating the pandemic's economic impact on the Indian population.

1.3.5 Women and the Self-Help Group Movement – The success of microfinance programs

Microfinance initiatives in India, particularly their ability to empower women by creating SHGs, have been a significant research focus. It has been found that SHGs play a critical role in enhancing the socioeconomic standing of women by emphasizing savings and credit activities (Sridevi & Singh, 2022).

Self-help groups (SHGs) are an essential component of the microfinance sector in India, as evidenced by the SHG-Bank Linkage Program's recognition of their potential to spur economic growth and empower women (N. Kumar et al., 2019). Additionally, SHGs have been shown to enhance women's standing in various aspects of life by promoting their involvement, affecting decision-making, and boosting their overall well-being, particularly in areas such as empowerment and development (Sehgal & Sharma, 2021).

The government of India has supported SHGs through microfinance initiatives, particularly during times of crisis, such as the COVID-19 pandemic, to decrease poverty in rural areas (Haridh, 2022). The collective power of women through SHGs has been shown to promote women's and men's empowerment, ultimately leading to overall empowerment within communities (K. A. Jha & Totala, 2023).

Women in India typically join SHG for various reasons that promote empowerment and socio-economic advancement. One of the main reasons for women to join SHGs is the prospect of accessing credit and financial services, which is crucial for their economic independence. Moreover, SHGs help break down traditional barriers women face, enhancing their self-confidence, self-efficacy, and self-esteem (Mahato et al., 2023). Furthermore, SHGs support women in overcoming gender norms and cultural barriers, ultimately promoting their empowerment (Sehgal & Sharma, 2021).

Self-help groups offer a space for women to unite, mutually support one another, and undertake collective endeavors to achieve success, especially for economically and socially disadvantaged women (Fazalbhoj & Gochhait, 2022). Participating in SHGs enables women to engage in entrepreneurial activities, increase their family income, and build relationships, which are essential factors influencing their decision to join these groups (Bansal & Singh, 2020).

In addition, SHGs play a significant part in providing training programs that enable women to develop new skills and become entrepreneurs, thereby fostering their economic empowerment (N. Kumar et al., 2019). The encouragement provided by governmental support and recognition, coupled with the motivation of current SHG members, drives women to join these organizations (Khuan, 2024). SHGs in India are primarily intended to concentrate on women's economic empowerment by participating in activities related to savings and credit (C. V. V. Kumar, 2024).

1.3.6 Barriers to SHGs by Theme

Researchers have pinpointed several obstacles or challenges to the progress of socially responsible governance (SHG). Subsequent sections will examine these barriers in detail.

Financial Constraints

Self-Help Group (SHG) members commonly face financial constraints, including limited credit access, loan distribution delays, and insufficient insurance coverage. These obstacles impede economic growth and development (Nayak et al.,2020).

Many women, particularly those living in rural areas, face difficulties obtaining credit due to strict lending criteria and insufficient collateral. The loan application process often involves lengthy timelines, which can delay the disbursement of funds and hinder women's ability to invest in their businesses or address urgent financial obligations (C. V. V. Kumar, 2024). Relying on cash transactions and informal lending systems may limit access to formal financial services and products (Bhatia & Singh, 2019).

Many women, particularly those living in rural areas, are frequently unaware of the financial assistance available, which can hinder their ability to invest in and grow businesses (Leelavathi & Kumar, 2023).

Streamlining regulatory and procedural requirements for banks is essential to facilitate financing for SHGs because complex regulations can impede access to financial services (Sridevi & Singh, 2022).

Poor financial literacy among SHG members can impede their capacity to adeptly manage their finances, grasp credit conditions, and make well-informed financial judgments (Sehgal & Sharma, 2021).

Individual Obstacles

Negative stereotypes about women's financial competence can damage their confidence, which can in turn, decrease their likelihood of pursuing entrepreneurial endeavours.

Research has shown that even highly capable women frequently struggle with self-doubt compared with men (Agarwal, 2020).

Women's entrepreneurial success is hampered by conventional gender expectations and social norms restricting their freedom of movement and decision-making ability. Significant obstacles include limited availability of financial resources, educational opportunities, and market and household obligations (Fazalbhoj & Gochhait, 2022).

Social-Structural Challenges

Societal obstacles, including gender norms, caste dynamics, and familial responsibilities, can hinder individuals' involvement and decision-making capabilities in SHGs, particularly women, constraining their potential contributions (Ramesh, 2023).

Women's empowerment is a multifaceted and context-dependent concept influenced by various intersecting variables such as geography, education, social standing (in terms of caste and class), and age. The complexity of these factors can impede women's successful empowerment through SHGs (Bott et al., 2023).

Societal norms and gender stereotypes can discourage women from seeking educational and training opportunities, thus hindering their ability to acquire expertise. This, along with their responsibility to manage household chores and care for their children, can impede the acquisition of new skills (Tiwari & Malati, 2023).

Cultural and societal biases frequently influence how female entrepreneurs are perceived in the market, which can cause consumers to have lower levels of trust and credibility than male entrepreneurs. Additionally, women may encounter difficulties gaining access to professional networks crucial for marketing and business development, which can limit their ability to collaborate and form partnerships, thereby restricting their potential (Agarwal, 2020).

Entrepreneurial Obstacles

Members of Self-Help Groups (SHGs) encounter several challenges in entrepreneurship, such as restricted access to marketing resources, fierce competition, and insufficient advertising. These obstacles impede business growth and profitability (Fazalbhoy & Gochhait, 2022).

Despite implementing government initiatives to improve access to finance, women entrepreneurs, particularly those operating in informal and traditional sectors, continue to face significant challenges in this area. This financial barrier can hinder their ability to establish and grow businesses (Baral et al., 2023).

Women frequently struggle with the knowledge and abilities required to navigate the business world, which hinders their entrepreneurial success. This study emphasizes the significance of education and awareness in empowering women to overcome these obstacles (S. Bansal & Singh, 2020).

Capacity Building Impediments

Members of SHG might face obstacles in obtaining access to essential training and capacity-building courses, which are necessary for improving their skills and knowledge to effectively manage their economic ventures (Nayak et al., 2020).

The development and progress of SHGs are hindered by the absence of suitable guidance and support from organizations such as NGOs and governmental bodies that encourage self-reliance (Ramesh, 2023).

The significant structural obstacles that lead to marginalization include inadequate support networks and institutional impediments that limit women's participation in economic and social activities (Tyagi & Upadhyay, 2023).

Infrastructure Development

Obstacles arising from insufficient infrastructure, such as storage facilities, transportation, and marketing channels, may hinder the success and expansion of SHG ventures (Sehgal & Sharma, 2021).

SHGs frequently encounter challenges locating suitable meeting venues and engaging in income-generating activities. The scarcity of dedicated facilities impedes their capacity to function effectively and collaboratively in business ventures. The absence of reliable transportation infrastructure renders it difficult for SHGs to access marketplaces, thus limiting their ability to sell their products and compete with established entrepreneurs (Nayak et al., 2020).

Group Dynamics

Challenges in sustaining harmonious group dynamics, resolving disagreements, and fostering the involvement of all members can impede the effectiveness of SHGs. Ensuring that all group members feel included and valued can be challenging, especially when dealing with diverse groups where individuals may have distinct needs and expectations (Nayak et al., 2020).

Conflicts may arise due to varying opinions, personal issues, or miscommunication among group members. Therefore, managing and resolving these conflicts effectively is essential to maintain group harmony (Visram et al., 2012).

A lack of discipline can lead to disregarding rules and obligations, including irregular attendance, non-compliance with commitments, poor communication, and inconsistent participation (Shilpa et al., 2021).

Access to Resources

SHGs frequently struggle to acquire the crucial raw materials and equipment that are critical to their operations. This shortcoming could impede their ability to produce goods that align with the market demand (Nayak et al., 2020).

SHGs frequently face barriers in providing timely access to raw materials, low-interest credits, and other vital resources required for their economic activities. Specifically, these hurdles include limited access to credit at low interest rates, inadequate timing and availability of resources, difficulties in coordinating the time required for SHG activities, and uncooperative behavior from family members (Shilpa et al., 2021).

Market Access

The constraints of limited access to the market, inadequate marketing resources, and fierce competition can pose significant challenges for SHGs in promoting and selling their products (Fazalbhoj & Gochhait, 2022).

Women frequently encounter obstacles in competitive and market recognition settings that can limit their ability to promote products effectively (Leelavathi & Kumar, 2023).

The competitive environment can be daunting, especially for women, who may not have the same support or resources as their male counterparts. This rivalry makes it difficult for women-led businesses to establish themselves in the market. Women entrepreneurs often need more advertising options, which hinders their ability to reach potential customers. This lack of exposure can significantly impact sales and overall business growth (Agarwal 2020).

Time Management

Balancing the responsibilities of participating in Self-Help Group (SHG) activities and managing household duties while effectively managing time can pose a significant challenge to members, particularly women. This struggle can lead to reduced active engagement in group activities due to demands for daily household tasks. As a result, the dual responsibilities of managing household duties and participating in SHG activities can affect women's active engagement in these group activities (Shilpa et al., 2021).

Women typically bear a heavier burden of childcare and household responsibilities, which can limit their time and ability to focus on business. This cultural expectation can force them to make difficult decisions between work and family (Agarwal, 2020).

Members of SHGs often struggle to balance their obligations towards the group with their traditional roles and responsibilities, leading to limited availability for SHG activities and income-generating activities. Some members reported that they were busy managing family-run businesses or engaging in agricultural work, making it difficult to participate in SHG-related activities (Nayak et al., 2020).

Motivational Support

The absence of professionals or institutions that can motivate and guide SHG members may hinder their long-term commitment to and enthusiasm for the group (Baral et al., 2023).

SHG members may feel overlooked or undervalued by their peers and leaders, which can result in diminished enthusiasm for group activities. In addition to their responsibilities, such as household chores and agricultural work, many members often have multiple obligations that can leave them feeling overwhelmed. This can lead them to prioritize their existing duties over their involvement in SHG. Additionally, when income-generating activities fail to generate profits or lead to repeated setbacks, they can cause feelings of disillusionment and reduced motivation to participate in the SHG (Nayak et al., 2020).

This lack of motivation can damage a woman's self-assurance, self-belief, and inclination to make decisions in her personal life and public roles. This deficiency in motivation can be ascribed to various factors, including societal norms, insufficient support, and past experiences of powerlessness, which can intensify the cycle of low engagement and participation (Das, 2021).

Moreover, socio-cultural context can significantly influence motivation levels, as societal norms and expectations may hinder women from pursuing empowerment opportunities, including the impact of social networks and peer support on women's motivation (Mahato et al., 2023).

2. Conceptual Framework

2.1 Theoretical Lens

The current study examines how self-help groups impact the lives of women who actively participate in them. Three central theories will guide this research: Edward Freeman's Stakeholder Theory, Shalom H. Schwartz's Theory of Values, and Geert Hofstede's Cultural Dimensions.

2.1.1 Stakeholder Theory

Edward Freeman proposed stakeholder theory, which has since emerged as a crucial theoretical framework for understanding the complexities of various projects and programs. This theory emphasizes the interdependence between a project's success and sustainability and the active engagement and alignment of interests among all relevant stakeholders (Freeman, 1984). According to stakeholder theory, the primary goal of a project should be to provide maximum value to all stakeholders rather than solely focusing on the goals of the organization or project leaders (Freeman, 1984; Freeman et al., 2012).

As Hörisch et al. (2014) refer to, Edward Freeman's theory is particularly relevant in sustainable management, where considering a broader range of stakeholders is essential for achieving long-term, all-encompassing success. The conceptual framework underlies the complex connection between regulation, value creation, and education in applying the stakeholder theory to sustainable management. India's self-help groups serve as a significant case study, as they represent a small-scale organizational structure in which the principles of stakeholder theory can be thoroughly analyzed and evaluated.

The perspective expressed here is particularly relevant when considering self-help groups in India, as these typically encompass diverse stakeholders, including group members, local community leaders, government agencies, and various support organizations. Utilizing stakeholder theory in the context of self-help groups (SHGs) in India enables a comprehensive analysis of the intricate network of relationships and interests that serves as

the foundation for these community-based initiatives. This approach considers the interests and relationships of multiple stakeholders rather than concentrating only on shareholders (Camargo et al., 2019).

The significance of stakeholder theory, particularly Freeman's perspective, has been established by establishing a link between Corporate Social Responsibility (CSR) activities and organizational outcomes in the context of CSR and firm performance (A. Singh & Chakraborty, 2021).

In India, stakeholder theory holds greater importance because of the crucial role played by SHGs in empowering women and communities. Organizations can enhance their efficiency and effectiveness by considering the interests and requirements of various stakeholders involved in SHGs, such as members, communities, financial institutions, and government agencies (Brody et al., 2015).

Munshi & Kurian (2015) differ from conventional stakeholder engagement methodologies by emphasizing inclusivity, deliberate processes, and integrating marginalized viewpoints. It defends that “sustainable citizenship” transforms organizational communication by highlighting ethical obligations, social justice, and power dynamics within organizational communication practices. It encourages organizations to broaden their stakeholder understanding and collaborate towards the shared objective of building a sustainable world that surpasses narrow economic interests. Implementing sustainable citizenship can facilitate more inclusive communication within organizations by shifting attention away from power imbalances that favor particular voices and toward addressing complex issues, prioritizing marginalized voices, and equalizing power disparities to create a more equitable and sustainable communication environment that promotes social justice.

Moreover, the theory's emphasis on comprehending and addressing the diverse needs of stakeholders can be especially beneficial in the context of SHGs, where various groups may have different goals and ambitions (Bridoux & Stoelhorst, 2014; Hörisch et al., 2014).

2.1.2 Theory of Values

Integrating the value theory created by the Stakeholder theory can offer a more comprehensive understanding of how individual and societal values impact stakeholder relationships and decision-making processes within organizations. There are ten primary personal values, each defined by unique goals or motivations (Schwartz et al., 2012). The values encompass a comprehensive range of human aspirations, providing valuable insights into individuals' priorities and goals in various situations (Schwartz, 1994).

By incorporating value theory with stakeholder theory, organizations can successfully align their strategies and actions with the values of various stakeholders. This approach enables organizations to recognize and address the values of different stakeholders, leading to customized methods of engagement, communication, and decision-making. As a result, organizations can foster more enduring and meaningful relationships (Schwartz et al., 2012).

Incorporating stakeholders' values can enhance the effectiveness of Corporate Social Responsibility (CSR) initiatives by aligning them with the values and interests of the target audience (Schwartz & Rubel, 2005).

Schwartz's theory of values can serve as a valuable tool for assessing the motivations and priorities of stakeholders within organizations. This approach allows organizations to navigate complex stakeholder environments more effectively, anticipate potential conflicts, and discover opportunities for cooperation and mutual benefits. Recognizing the diversity of values held by stakeholders enables organizations to understand the factors that shape stakeholder behavior, ultimately allowing them to make informed decisions that align with their values. In conclusion, Schwartz's theory of values is a helpful framework for organizations to better engage with stakeholders and achieve their objectives (Faisal et al., 2023). This integration can help develop value propositions and initiatives that align with an organization's values and resonate with stakeholders, leading to greater engagement and support (Bardi & Schwartz, 2003).

Table 1- Values by Schwartz et al., 2012

<i>"Self-Direction</i>	<i>Independent thought and action—choosing, creating, exploring.</i>
<i>Stimulation</i>	<i>Excitement, novelty, and challenge in life.</i>
<i>Hedonism</i>	<i>Pleasure or sensuous gratification for oneself.</i>
<i>Achievement</i>	<i>Personal success is achieved by demonstrating competence according to social standards.</i>
<i>Power</i>	<i>Social status and prestige, control or dominance over people and resources.</i>
<i>Security</i>	<i>Safety, harmony, and stability of society, relationships, and self.</i>
<i>Conformity</i>	<i>Restraint of actions, inclinations, and impulses likely to upset or harm others and violate social expectations or norms.</i>
<i>Tradition</i>	<i>Respect, commitment, and acceptance of the customs and ideas that traditional culture or religion provide the self.</i>
<i>Benevolence</i>	<i>Preservation and enhancement of the welfare of those with whom one is in frequent personal contact.</i>
<i>Universalism</i>	<i>Understanding, appreciation, tolerance, and protection for the welfare of all people and nature."</i>

2.1.3 Cultural Dimensions

Hofstede introduced cultural dimensions in his seminal work in 1984, which he developed at IBM from 1967 to 1973. This framework has been extensively applied in various fields, such as marketing, consumer behavior, and management, to examine the influence of national culture on business and consumer decision-making processes. Hofstede's original six key dimensions comprise “power distance, uncertainty avoidance, individualism-collectivism, masculinity-femininity, and short- versus long-term orientation” (Hofstede, 1984). Subsequently, researchers added the dimension of restraint versus indulgence to this list (Hofstede, 2011).

The repercussions of these cultural dimensions are far-reaching to various aspects of business operations worldwide, particularly regarding consumer behavior, marketing methods, management approaches, and organizational structures. These dimensions have been extensively applied in studies that assess the influence of national culture on a global scale (Hofstede, 2011; Nguyen & Rudawska, 2022).

Incorporating Hofstede's cultural dimensions alongside stakeholder theory offers a more comprehensive understanding of organizational behavior and decision-making processes. By considering Hofstede's cultural dimensions, one can gain a deeper insight into stakeholders' expectations, behaviors, and interactions within organizations (Koprowski et al., 2021).

Integrating Hofstede's dimensions can enhance stakeholder theory, allowing organizations to formulate plans and initiatives more consistent with the cultural values prevalent in their environments (Ho et al., 2012).

By integrating these dimensions into stakeholder theory, organizations can devise strategies and initiatives more aligned with the cultural values in the environments in which they operate. It becomes crucial when analyzing Corporate Social Responsibility (CSR) in diverse cultural contexts. Businesses can design more effective and culturally sensitive CSR programs by comprehending how cultural values influence stakeholders' perspectives of CSR initiatives and organizational practices (Orij, 2010).

Thampi et al.(2015) use an Emic approach to Hofstede's framework. The Emic approach stresses the importance of understanding natives' beliefs and practices within a specific culture. It is achieved by incorporating the perspectives of 40 Indian experts, resulting in a deeper appreciation of the unique cultural nuances that define the society. In contrast, Hofstede's framework utilizes an "Etic" approach, characterized by a broader, more scientific perspective, often called an outsider or deductive method, allowing for comparisons across various countries and contexts. The study revealed a seventh cultural dimension – ethnic orientation – that is highly relevant in the Indian context. This social, ethnic, or caste-based orientation serves as a defining characteristic that grants individuals a unique social and cultural identity.

Alvi et al. (2019) investigated the influence of social identity on economic decisions in the context of Women's Self-Help Groups in India. The study suggests that caste identity considerably impacts participation in community programs. Women who share the same

caste are more inclined to join SHGs, which can both promote and hinder inclusivity. Caste, along with other common social identities, can influence economic decisions. A strong caste identification can alter levels of trust and cooperation within SHGs, ultimately affecting economic outcomes and access to resources. Researchers also explore how community dependence and shared identity can limit participation to individuals with similar backgrounds, potentially excluding marginalized groups. This highlights the importance of considering identity dynamics in development strategies and developing policies that address social identity's nuances in economic interventions. By recognizing and addressing identity roles, programs can be tailored to enhance inclusivity and improve the effectiveness of SHGs in fostering women's economic prospects.

Table 2 - Cultural Dimensions by Hofstede

<i>"Power Distance</i>	<i>Reflects the extent to which less powerful members of a society accept and expect that power is distributed unequally.</i>
<i>Uncertainty Avoidance</i>	<i>Refers to the extent to which a society feels threatened by ambiguous situations and tries to avoid uncertainty.</i>
<i>Individualism vs. Collectivism</i>	<i>It focuses on the degree to which individuals in a society are integrated into groups. Individualistic societies prioritize individual goals and achievements, while collectivistic societies emphasize group harmony and cooperation.</i>
<i>Masculinity vs. Femininity</i>	<i>Explores the distribution of emotional roles between genders. Masculine cultures value competitiveness, assertiveness, and material success, while feminine cultures prioritize cooperation, modesty, and quality of life.</i>
<i>Long-Term Orientation vs. Short-Term Orientation</i>	<i>Distinguishes between societies prioritizing future rewards and long-term planning (long-term orientation) and those focusing on immediate gratification and tradition (short-term orientation).</i>
<i>Indulgence vs. Restraint</i>	<i>Reflects the extent to which a society allows gratification of basic human desires related to enjoying life and having fun (indulgence) versus controlling these desires through strict social norms (restraint)."</i>

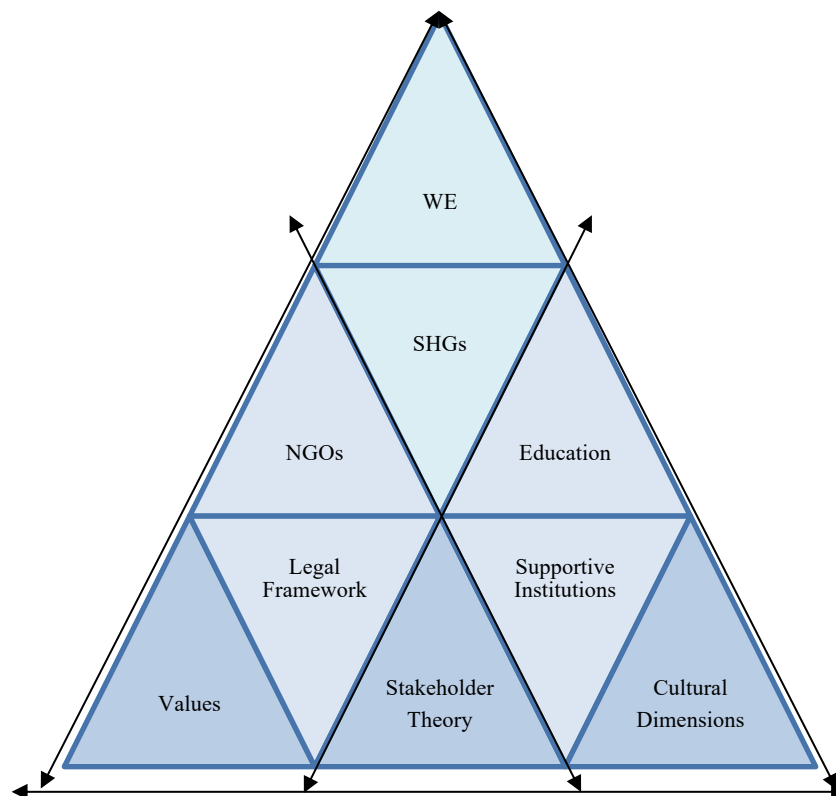
2.2 Summary Illustration

The conceptual framework model in Figure 4 illustrates the study's essence and showcases how combining these three theories promotes women's empowerment. It suggests that the

interplay of these theories and a deep comprehension of cultural contexts and societal values bolster the effectiveness of legal structures supporting women's rights and programs. The model underscores that women's empowerment is a collective result influenced by various social, legal, and institutional elements rather than an isolated achievement.

The model clarifies how NGOs, educational prospects, and supportive organizations work together to create an environment that fosters empowerment by analyzing their impact. This approach is tailored for use in a case study exploring SHGs in Maharashtra, aiming to illustrate how these interconnections lead to meaningful changes in women's lives and promote lasting social transformation.

Figure 4 - Conceptual Framework adopted in this study



PART II: EMPIRICAL STUDY

3. METHODOLOGY

3.1 Research Relevance

This study is pertinent as it tackles the crucial matter of empowering women in Maharashtra by combining Stakeholder Theory by Edward Freeman, Schwartz's Value Theory, and Hofstede's Cultural Dimensions to explore how these interrelated frameworks boost the effectiveness of legal safeguards and support systems. By assessing the impact of the intervention of NGOs and educational programs, the research illuminates concrete approaches for cultivating skills and resources that promote economic self-sufficiency and societal transformation. Moreover, it situates the cultural elements affecting empowerment, ensuring that interventions are both culturally sensitive and long-lasting. The results can guide policy advocacy, enrich academic discussions, and exemplify successful empowerment strategies, making it a valuable lenses for both practitioners and decision-makers.

3.2 Research Question and Objectives

The research question of this study is, ***“How do Self-Help Groups (SHGs) foster women's empowerment and contribute to transformative changes in their lives in Maharashtra, India? Insights from Pune.”***

Research Objectives

To explore how SHGs empower women and bring positive changes in their lives in Pune, Maharashtra.

To investigate how cultural values, NGOs, and educational programs contribute to improving the effectiveness of SHGs in promoting women's empowerment.

3.3 Epistemological Positioning

Epistemologically, this study adopts an interpretivist perspective that involves viewing the world through a social constructivist lens. This approach assumes that knowledge is derived from the researcher's interpretation of observed experiences. By utilizing this method, this study aims to delve into the underlying meanings of individuals' actions and beliefs while also considering how social and cultural contexts influence these meanings. Ultimately, it aims to investigate the subjective meanings that individuals attribute to life events (Saunders & Lewis, 2018).

Adopting an interpretivist approach is crucial for research, as it allows for in-depth exploration of subjective experiences, meanings, and interpretations within a social context. This perspective asserts that reality is not objective; social interactions and interpretation shape it. By adopting an interpretive stance, researchers can move beyond traditional positivist methods and delve into the complexities of human behavior and social phenomena. This paradigm acknowledges reality's diverse and relative nature and emphasizes the importance of comprehending how individuals perceive and interpret their world (Danai, 2021).

3.4 Conceptual Model

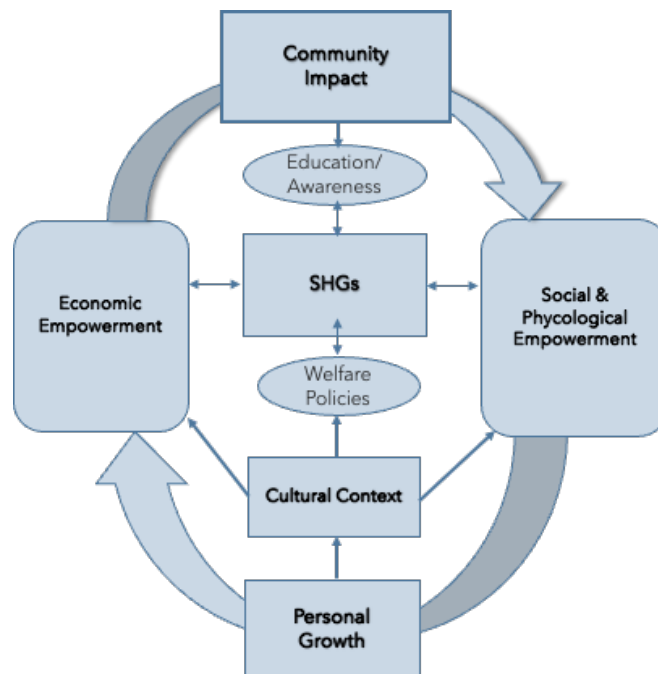
The conceptual model supports this research on how SHGs promote women's empowerment and catalyze transformative changes in Pune, Maharashtra. SHGs serve as a foundation for economic empowerment by boosting income generation, resource accessibility, and financial independence. They also foster social and psychological empowerment through enhanced decision-making power, leadership growth, and community involvement.

Key factors that amplify SHG's effectiveness include NGO assistance, educational opportunities, and cultural context. NGOs offer training and resources, education equips women with the necessary skills and knowledge, and cultural elements shape women's SHG participation. The framework is further reinforced by the incorporation of welfare policies,

highlighting the importance of government backing in providing social security and legal safeguards, which ensure women's complete engagement in empowerment initiatives.

The model assesses transformative outcomes, where women experience personal development (heightened confidence, self-sufficiency) and community influence (assuming leadership positions and driving social change). This demonstrates how SHGs propel sustainable empowerment, supported by a comprehensive social, legal, and institutional ecosystem.

Figure 5 - Conceptual model of Women's Empowerment through SHGs for this study



3.5 Research Design

This research uses descriptive methodologies in its design approach.

Descriptive research primarily outlines the characteristics of a specific population or phenomenon under study. It offers a comprehensive view of research inquiries' "what" aspect, detailing the subjects' traits, actions, or circumstances (Saunders & Lewis, 2018). Research conducted in natural environments, known as descriptive research, offers valuable

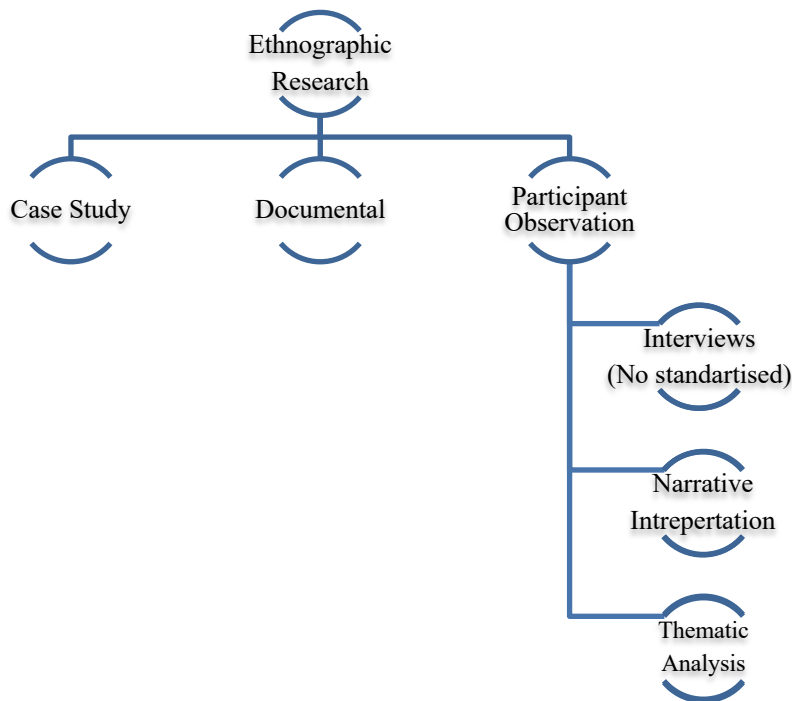
contextual understanding crucial for grasping the dynamics of subjects and enabling accurate interpretation (Citations). This approach utilizes a range of data-gathering methods, such as surveys, observations, and interviews, allowing researchers to choose the most suitable technique for their study, thus improving the quality of collected data. Since this research methodology does not alter variables, it is particularly well-suited for observing and describing phenomena in their natural state (Miles et al., 2020).

3.6 Primary Data Collection

3.6.1 Primary data collection instruments and procedures

This research utilizes an ethnographic approach, focusing on a detailed case study to thoroughly examine the impact of SHGs on women's empowerment. The investigation employs documented observations and participant observation techniques to capture the authentic experiences of female SHG members. While documented observations offer a systematic record of group activities and interactions, participant observation enables the researcher to engage directly with the subjects, fostering a deeper understanding of their social environments, obstacles, and accomplishments (Miles et al., 2020). This ethnographic methodology allows for a sophisticated analysis of how SHGs facilitate transformative changes in the lives of women in Maharashtra, providing valuable insights into the empowerment process.

Figure 6 - Research design Illustration²



The research will be grounded in ethnographic methods and encompass a range of practices. As Ploder & Hamann (2021) described, “*It is an assemblage of seeing and looking, hearing and listening, handling objects, describing, interviewing, recording, reading, documenting, and working with data—transcribing, storing, transforming, sharing, labelling, coding, sequencing, comparing, interpreting, visualizing, and quoting—as well as many other practices*”.

According to Miles et al. (2020), ethnographic research relies on four crucial methods—*participant observation, non-standardized interviews, narrative interpretation, and thematic analysis*—which work together to comprehensively understand the social phenomena being studied. These techniques enable researchers to become deeply involved in the research context, interact with participants sincerely, decipher their stories, and uncover significant

² Data form Qualitative data analysis: a methods sourcebook (Miles et al., 2020)

themes that reveal the cultural dynamics and social practices within the community under investigation.

3.6.2 Data analysis procedures

Thematic analysis is widely used in ethnographic research to organize data collected from participant observations and informal interviews that lack standardization. Participant observation involves researchers observing participants' natural environment, such as their behaviors, interactions, and activities. On the other hand, not standardized interviews enable researchers to engage in open-ended conversations that explore participants' viewpoints, beliefs, and experiences. Narrative interpretation is a vital element of ethnographic research that entails analyzing and interpreting stories, anecdotes, and narratives shared by participants during interviews and observations. Thematic analysis is crucial for organizing and analyzing data gathered through participant observations and unstructured interviews in ethnographic research. This process involves identifying patterns, themes, and categories within the data, enabling researchers to simplify complex information into understandable units of meaning. The thematic analysis allows researchers to uncover the underlying structures and meanings in the data, facilitating the development of comprehensive and intricate interpretations of research findings. In sum, thematic analysis is an essential technique for organizing and analyzing data in ethnographic research and is vital for gaining a profound understanding of research findings (Miles et al., 2020; Ploder & Hamann, 2021).

This method allows researchers to probe the subtleties of human behavior, social interactions, and societal structures. Employing interpretivism, researchers are motivated to examine the underlying meanings of human actions and interactions, transcending mere observation to uncover the motivations and interpretations that mould social phenomena (Voyer & Trondman, 2017). This approach aligns with the social constructivist perspective, which asserts that reality is shaped through active engagement and interaction with others (Bass & Milosevic, 2018).

Ploder and Hamann (2021) emphasized the importance of ethnographic methods in current research. This approach bridged cultural differences, enabling people to appreciate the

significance of diverse customs and practices. To truly comprehend the thoughts and behaviors of different cultures, researchers must abandon their own cultural biases and delve into the perspectives of the studied subjects.

According to Berwal (2016), ethnography is of immense significance in international development because it can identify and rectify inadequate and unjust development schemes. By delivering a comprehensive perspective of the area's population, ethnography facilitates a critical examination of these programs and fosters essential connections. Considering these advantages, it is crucial to ensure that development programs prove effective and advantageous to their intended beneficiaries.

Moreover, integrating interpretivism and social constructivism in ethnographic research provides a robust theoretical framework for exploring the complexities of human behavior and social interactions. This approach emphasizes the importance of understanding how language, discourse, and meaning are socially constructed, shedding light on the intricate webs of meaning that underpin social phenomena (Saunders & Lewis, 2018).

An interpretivist approach with a social-constructivist framework is critical for conducting in-depth ethnographic research. The primary objective of ethnography is to understand the complexities of a particular cultural group's social dynamics, and interpretivism enables researchers to uncover hidden meanings and social constructions. By actively engaging with study participants, researchers can accurately capture the nuances of social life, revealing deeper layers of meaning and social interactions that greatly influence experiences.

3.7 Ethical Considerations

This study prioritized ethical considerations, focusing on fully informing participants about the research goals and their role (see Appendix A). Each participant provided informed consent before the interviews, demonstrating their complete understanding of the study's nature, their freedom to withdraw, and how their information would be used. The data

collection proceeded without ethical complications, and the researchers maintained respect and confidentiality for all participants throughout the investigation.

4. Results Presentation

4.1 Context

This research aims to examine women's empowerment through Self-Help Groups (SHGs) in Pune, India. To accomplish this, a case study approach was employed, which comprised interviews with stakeholders who were connected to SHGs.

The interviews were held from April 6 to April 16, 2023, at the offices of the Seva Sahayog Foundation, a non-profit organization in Pune, Maharashtra, India. Most interviews were face-to-face, but one was online using a Microsoft Teams meeting³. The individuals interviewed included recipients of SGHs, program coordinators from Seva, a financial institution active in microfinance, and a researcher and book author specializing in SHGs who also works at a social trust. The individuals of the SHG and program coordinators of Seva carry out their activities in urban areas. At the same time, the remaining participants focus on rural regions, thereby enhancing the diversity of the interview sample.

The Seva Sahayog Foundation liaised between the researcher and all interviewees, including employees and external individuals connected to Seva's intervention.

The Seva Sahayog Foundation is an organization that aims to bring together socially active corporates, groups, and individuals with needy grassroots communities to match their mutual interests. Seva Sahayog Foundation has been collaborating with like-minded individuals from various corporations to create an impact at the grassroots level. Seva has reached out to over 600,000 beneficiaries spread across 27 districts of Maharashtra, with a strong engagement in 700 schools and 190 communities. Seva's primary focus is on Education,

³ This was the case of the Founder of a Bank & Foundation for Rural Women in Maharashtra (Founder B&F). Please refer to the table below 3.

Empowerment, and Environment at individual, institutional, and community levels, and its programs embrace 16 of the 17 Sustainable Development Goals (SDGs). Seva's mission is to build a network of socially conscious people in India and worldwide. This network will be a pool of resources with financial strength, knowledge, and commitment to impact 3 million lives by 2030 (*Seva Sahayog Foundation*, n.d.).

The following points provide an overview of the study's sample and methodology employed during the interview process. Furthermore, it described how the thematic analysis was conducted to identify recurring patterns and themes from the interview transcripts and focus group discussions (Saunders & Lewis, 2018).

4.2 Data collection procedures and Participants characteristics

Informed Consent, Script, Language, Recording and Transcription

To carry out interviews effectively, it is paramount to thoroughly review and comprehend the informed consent form provided previous of the interview questions. This informed consent form includes information about the research project, the participant's ability to exit the study, and the option to record the interview using audio. It maintains the participants' anonymity and confidentiality, as well as to inform them of their right to withdraw at any time, emphasizing the ethical requirement to obtain informed consent before conducting interviews. Participants were reminded of their right to decline or withdraw from the interview at any time, emphasizing the ethical responsibility to obtain informed consent. Lastly, unequivocally stated that participation is voluntary and uncompensated (Saunders & Lewis 2018). This document is designed to demonstrate that all participants granted informed consent, which can be found in the appendix towards the document's conclusion.

The interview script was repeatedly revised during the researcher's stay in Pune to guarantee optimal adaptation to the field conditions and participants. Numerous initial questions were found unsuitable and beyond the participants' comprehension.

According to the language, only the interviews with the Digital Literacy Program coordinator and Women Empowerment Program were conducted in English. Conversely, the remaining interviews were conducted in Marathi with the aid of an interpreter. In the following quotations, the individual referred to will be cited when a quote is used, but not the person providing the interpretation.

Regarding the Recording and Transcription of Interviews, it is essential to recognize that all interviews were captured using audio equipment. Nevertheless, due to the unavailability of digital tools, the researcher encountered a challenge in transcribing the audio recordings into both Marathi and English. As a result, the researcher had to manually transcribe the recordings, which was complicated due to background noise.

The interviews were taped and transcribed to conduct a thematic analysis, and the researchers took notes to interpret the interviewees' nonverbal cues. By adopting this perspective, researchers delve into the complexities and intricacies of social life, going beyond superficial observations to uncover the underlying meanings and social constructions that shape human experiences (Mukhathi et al., 2022).

The transcripts of interviews are only sometimes up to the stringent standards of academic English needed for research. Nevertheless, they offer readers the opportunity to discern the emotions that were conveyed during the interviews. Furthermore, the absence of scholarly language in the transcripts maintains the originality of the interviews. Despite the challenges of transcribing the interviews, the researcher recorded notes in a notebook that facilitated the transcription process. Each day, a concise overview of the interviews was prepared, emphasizing the most crucial aspects of the day.

Participants

The panel comprised thirteen female participants who conducted eight individual and group interviews, employing various semi-structured interview protocols with durations ranging from one hour to one hour and thirty minutes. The original templates were adapted to better

align with the researcher's context comprehension. Semi-structured interviews grant researchers considerable flexibility, enabling them to ask predetermined questions while delving deeper into subjects based on participants' responses. This approach facilitates a more profound understanding of intricate insights and personal experiences, vital for grasping intricate social phenomena and constructing theories. Additionally, the conversational format makes participants feel more relaxed, which is crucial for obtaining high-quality data in qualitative research (Miles et al., 2020).

Tables 3 and 4 below provide a comprehensive summary of the participants who participated in individual and group interviews, along with their identification details, to showcase their involvement in subsequent sections.

Table 3 - Individual interviews and their identification

<i>Individual interviews</i>	<i>Identification</i>
Financial Literacy Program Coordinator from Seva Sahayog Foundation	FIP, Seva
Digital Literacy Program Coordinator from Seva Sahayog Foundation	DLP, Seva
Women Empowerment Coordinator Program from Seva Sahayog Foundation	WEP, Seva
Participant of Women Empowerment at Seva Sahayog Foundation and former member of an SHG	Participant of WEP at Seva, / former SHG
Chair Founder of a Bank & Foundation for Rural Women in Maharashtra	Founder B&F
Author and researcher specializing in SHGs in Maharashtra who also works at a social trust	Book Author

Table 4 - Group interviews and their identification

<i>Group interviews</i>	<i>Identification</i>
The first group included three women	Group I
The second group comprised four women	Group II

4.3 Data analysis procedures

The coding process is vital in qualitative research, as it helps extract meaningful insights from complex data. Coding involves meticulously examining data, including interview recordings, field notes, or any other qualitative information, and grouping or categorizing the information into recognizable themes or codes (Miles et al., 2020).

Conducting the process of data reduction and organization allows for a more thorough examination and the development of theoretical frameworks (Saunders & Lewis, 2018). One crucial aspect of the coding process is the distinction between reading and listening to data. Several researchers have found that carefully listening to audio recordings can be a more effective and insightful technique for creating initial codes, allowing them to pick up on nuances and context that might otherwise be missed in a written transcript (Miles et al., 2020). The qualitative tool Atlas TI was used to help the researcher conduct the coding. In total, the case study compiles: 8 documents; 141 codes & 200 quotations.

On the other hand, when discussing the transformation of initial coding into themes, "Digitalization and Innovation" is a relevant example. This code contained the following quotes:

“They are saying they are hungry, don’t have money for food but they know how to use a smartphone. (...) Is a digital India, is becoming really like that.”
(12:16, quoted by Group II)

“(...) Foundation has digital literacy and financial literacy projects. They have two mobile buses which contain two ATM⁴ machines. They go village to village to teach them to do. They do financial literacy and show them how to operate them. (...) If you cannot come to the bank is okay, bank comes to you.” (01:04:14, quoted by the Founder B&F)⁵

On the other hand, the following quote incorporated multiple codes, such as “Welfare Policies,” that followed under the theme “Legal Framework; however, other implied codes, such as “Leadership” and “Training,” were identified. This critical interpretation promotes reflexivity, which entails researchers reflecting on their viewpoints and how these may impact their understanding of the data (Saunders & Lewis, 2018).

“There is a municipal government corporation – NV– is a scheme. An economic scheme for the community. There they conducted a meeting, she was one of them who attended the meeting, and there they gave all the information about SHG. How to do the transactions and everything. And base on that attendance she is conducted the SHG for the past 22 years.” (23:43, quoted by Group II)⁶

4.4 Results presentation

Figure 7 below is retrieved from the Atlas.ti tool's Code Cloud offers a graphical depiction of the most used codes in the analyzed data set. The size of each code in the cloud corresponds to its frequency, highlighting significant themes or ideas that emerged during coding. This visualization technique is instrumental in qualitative studies, as it reveals data patterns and helps identify predominant subjects or concerns discussed. By visually emphasizing recurring motifs, the Code Cloud provides a quick and effective way to grasp the main findings of the analysis.

⁴ Automated teller machine.

⁵ Quoted developed in the next chapter.

⁶ Quoted developed in the next chapter.

Figure 7 - Code Cloud from Atlas TI (Qualitative tool)



The ten central themes that emerged from the coding are significant to consider, as they are all interconnected, and some of the codes frequently appear in more than one theme. These ten themes were grouped as:

- a) Economic Empowerment
- b) Social Empowerment
- c) Psychological Empowerment
- d) Legal Framework
- e) Capacity Building
- f) Group Dynamics (SHGs)
- g) Reasons for Requesting a Loan in SHGs
- h) Digitalization and Innovation
- i) Cultural Beliefs and Traditions
- j) Barriers/System Reluctance

a) Economic Empowerment

The theme “Economic Empowerment” encompasses financial literacy, financial inclusion, job opportunities, access to resources, income generation, entrepreneurship, leadership positions, and bank account access.

The Women Empowerment Program Coordinator underlined their approach to support women entrepreneurs:

“Our focus is if they start their own businesses, is better. So, we don't give them money as such, but we tell them where to go, how to buy them in that a cheaper way this material and how to do the startup of the business, how to the start of the business. So, with little bit of money what they have, they can start with two or three bags they can show the sample and they will get the orders. And some time we ask them to stitch for us.” (02:47, quoted by WEP)

The quote shows that the organization values sustainability and self-sufficiency more than direct financial aid. The program supports women starting businesses by teaching cost-effective material sourcing and product development, facilitating income generation. This method focuses on skill development and market access for enduring success (Baral et al., 2023; Fazalbhoy & Gochhait, 2022).

b) Social Empowerment

The theme "Social Empowerment" encompasses an individual's capacity to participate in their community, including community engagement, social support, social cohesion and unity, social mobility, and a sense of belonging. This also involves the integration of the individual into society.

The Women Empowerment Program Coordinator elaborated on how the organization supports women entrepreneurs by promoting their businesses within the community:

“What we tell them is, OK, you're starting a business, actually what happened is we can give her the needs. Let's say, is that I want some Diwali delicacies. Do you know anyone? Then we said, yes, we have a lady. She prepares it very nicely. Will you want the number? Now, I'll give you that lady's number. So immediately, we give her an order without asking her for any money, and she gives the order to who is giving the money and, by most publicity, by showing it at least two or three times every year. We show that look so that “lady X” is preparing this. This lady is preparing cakes very nicely. So, buy from her. So integrally we are advertising her. We are showing that she is. Our ladies are having their own business, they are trying to stand up on their own feet and we have a very large volunteer base. So, you can ask her; she'll tell you fwill really, really help us innovate. They will tell us, I want a cake. Where should I go? They will not go to any cakeshop they will ask us. It is easier to go to any nearby shop, but they will ask afterwards. Even if we celebrate birthday here, we'll call the lady and say, can you prepare the cake” (29:51, quoted by WEP).

The quote above highlights WEP's role in granting women financial and social empowerment. By fostering respect and recognition within their communities, WEP aids their social integration, culminating in social recognition and legitimacy—key components of social empowerment.

c) Psychological Empowerment

The theme "Psychological Empowerment" encompasses various elements, including autonomy, decision-making, health and well-being, resilience, self-sufficiency, sharing, motivation, trust, and a sense of control and self-efficacy.

As an expert in the field of SHGs (Book Author) and their impact on financial independence and decision-making power within the domestic sphere:

“Previously because she didn't earn any money, she didn't have a saying in her house or any decision-making thing also because she is not used to taking that money.” (19:40, quoted by Book Author)

The quote underscores the link between economic dependence and psychological empowerment. Financial limitations can restrict decision-making, impacting self-esteem and control. Consequently, economic dependency typically diminishes psychological empowerment, reducing feelings of competence and influence.

d) Legal Framework

The theme "Legal Framework" encompasses various policies, including welfare programs, Corporate Social Responsibility (CSR) initiatives, non-governmental organizations (NGOs) interventions, and pandemic responses related to COVID-19. All these schemes are associated with welfare policies.

The Digital Literacy Coordinator pointed out the alignment between the government and the third sector during pandemic times:

“Before COVID-19, online school was not prevalent, but after COVID-19, they started to take online classes and trainer training courses for teachers in Maharashtra. In rural areas, and any kind of online education. During the Covid, we taught the teachers around Maharashtra how to use the application in their teaching. (...) was one of the major difficulties and challenges in Maharashtra and all over India, but somehow, we must manage those things with the help of mobile phones in India. A lot of NGOs have donated mobile phones, tablets, or computers so that students can attend their online classes. It was a major challenge not having any kind of device to attend the classes. Somehow, with the help of the tables and smartphones, they have been manageable. Some companies helped with CSR initiatives, they provided with smart phones. One of the challenges for this project during COVID-19 was that we were not going to communities to teach or conduct these courses physically. It was difficult for us, so, again, we came up with the online option.

There is an NGO called “My NGO Federation” that works with around two thousand NGOs, which are working together. We worked with NGO Federation, and we started to conduct online classes for the beneficiaries of these NGOs. It was also quite difficult because physical education is different; online, you are not able to connect with your beneficiaries, and the attention spread is less; it was difficult because of that, but still, gradually, people understood the importance of digital education. There is no means for people to have other options than to take online classes, which swiftly changed from physical mood to online mood in any workshop, education, or any other workshop. People understood the importance of online education, and gradually, the acceptance increased, and it was a bit easier for us to provide the education and reach beneficiaries abroad. After Covid, recently, we had a tie with a government entity (...)” (6:00, quoted by DLP)

The COVID-19 pandemic has significantly transformed education, with online learning gaining acceptance in regions like Maharashtra. This shift has introduced new challenges and opportunities for sectors including NGOs and corporations. These organizations have been aided by favorable legal and regulatory frameworks supporting their efforts to provide digital resources to underserved communities. For example, corporate donations of smartphones and digital tools, driven by corporate social responsibility policies, have aimed to enhance educational access during the pandemic. NGOs have played a critical role in delivering these resources to vulnerable populations, emphasizing the importance of a robust legal framework for emergency responses. The pandemic has underscored the need for supportive legal environments, corporate social responsibility initiatives, and NGO interventions to address unprecedented challenges, highlighting the effectiveness of their collaboration in crises.

e) Capacity Building

The theme "Capacity Building" refers to nurturing trust and enhancing the capabilities of groups and organizations. It involves developing individuals' skills, knowledge, and resources to improve their ability to achieve their goals and manage their projects effectively

It includes training, education, resource allocation, institutional strengthening, leadership development, networking, and partnerships.

The Women Empowerment Coordinator offered a pragmatic capacity-building approach, giving individuals with essential skills and knowledge for success, as detailed below:

“So, what we say is if you want to open your own business you have to learn a skill. So come to us and get some training and you will get money for training. You don't have to work for a month or regularly, you can come for two, three, five days as the training moves on and then it will get more money and then you get in for your business. So that is how we “microfinance” them. Because given them money is again tell them that they need us to give back or what, and we don't want that. But tell them how you save your money, then take, then you pay then again, and you spend the money and managing and all, this is totally different. Whether that the money's used for the proper reason or not, how we will find that out. It's very difficult. A certain lady asking us for money because she's asking to start her business or she's asking for something else. She is giving that money to somebody else, and you cannot track that right? So, it's very difficult to check whether that lady is empowered or not.” (29:27, quoted by WEP)

This strategy highlights the essential principle of capacity building: equipping individuals with the necessary skills and knowledge for success. The program prioritizes developing business skills and financial management competencies over merely offering financial aid. As a result, individuals can make informed decisions, manage resources effectively, and attain economic independence.

f) Group Dynamics (SHGs)

The "Group Dynamics" theme encompasses the interactions and processes within Self-Help Groups (SHGs) established to address common issues and provide mutual support. The components of this topic include the formation of the groups, the duties and responsibilities

of membership, support and cooperation, collaboration, and monitoring and evaluation (regarding the timely payments).

A participant of the Women Empowerment Program (WEP) and a former member of a SHG emphasized the importance of social proximity and trustworthiness for the effective operation of self-help groups.

“So, there's only one condition that should be looked alike. That means living in the same community. Because if the person is living there, their house is there they can know where the person lives and if he takes a large amount and are unable to return it and run away with that money. What will the people will do? So, they preferred that the person be local. He should not live far away or don't know where that person is if he disappears somewhere. What will other people do? So, the other thing is if the person is not living in a community, but one of the people, women from the self-help group, is ready to watch for that person. That person is my sister, or I know that person. I can watch for that person. OK, then they will allow that person to go to the SHG.”
(14:50, quoted by Participant of WEP at Seva, / former SHG)

The quote shows that SHGs favor local members, deeming them more reliable and accountable. A participant mentioned that proximity increases familiarity and accessibility, making locating a member who defaults on a loan easier. This highlights that community ties enhance group cohesion and trust.

g) Reasons for Requesting a Loan in SHGs

The theme "Reasons for Requesting a Loan in SHGs" underscores the significance of SHG members' needs and the elements that they perceive as essential and imperative to satisfy those requirements. It goes from agriculture purposes with seasonal loans to emergency, illness, and financial struggles. Improve house conditions, festival celebrations, and weddings.

The participants of SHGs highlighted members often seek loans to cover major life events:

“For their children's wedding. For their education, for building a house... And if anybody is sick and they need treatment...those are the reasons that they generally take.” (11:50, quoted by Participant of WEP at Seva, / former SHG)

“Marriage, child education, school fees, uniforms, festival celebration such 14 of April, the constitution day, they like to celebrate.” (33:29, quoted by Group II)

The quote illustrates that SHG loans are often sought for significant and culturally essential reasons, such as weddings, children's education, and medical treatment. Participants have noted their use for building homes, medical expenses, school fees, uniforms, and events such as Constitution Day on April 14th. The presentation highlights the key motivators for obtaining loans, reflecting practical needs and cultural customs.

h) Digitalization & Innovation

The "Digitalization & Innovation" theme emphasizes the ongoing focus on digitalization and the inventions created to address the technological knowledge shortage and the significant digital transformation trend.

The Founder of a Bank and Foundation for Rural Women in Maharashtra emphasized the active use of digital tools and innovative programs to empower and educate communities, particularly in rural areas:

“(...) There is also another program called Community Radio. They announce the programs there. They have five programs on the Community Radio: child, youth, agriculture, women and environment. Those programs take 10 hours each day.” (55:45, quoted by Founder B&F)

The quote above highlights how digitalization and innovation are pivotal in initiatives to empower communities. The Community Radio program, for instance, broadcasts ten hours

daily on topics like child development, youth, agriculture, women, and the environment. A founder noted, *"There are five programs on the Community Radio... each program lasts for 10 hours every day."*

"(...) Foundation has digital literacy and financial literacy projects. They have two mobile buses which contain two ATM machines. They go village to village to teach them to do. They do financial literacy and show them how to operate them. (...) If you cannot come to the bank is okay, bank comes to you."
(01:04:14, quoted by the Founder B&F)

Moreover, mobile initiatives enhance digital and financial literacy. The foundation runs mobile buses with ATMs, providing practical training in villages. The founder noted, *"They have two mobile buses, each with two ATMs... If you cannot visit the bank, the bank will come to you."* These programs exemplify the successful application of digital innovation to educate rural communities. This presentation shows how digital resources and innovative efforts improve and enrich people's lives, particularly in remote areas.

i) Cultural Beliefs and Traditions

The theme of "Cultural Beliefs and Traditions" encompasses a wide range of topics, including gender bias in cultural beliefs and traditions, the portrayal of daily life, the perception of reality, and the exploration of cultural values.

The Financial Literacy Program coordinator noted that cultural beliefs significantly influenced women's financial management and livelihoods.

"She told me what those women do for their livelihoods; they work complete jobs in other people's houses but don't tell their families about all the work. Because if they disclose, they take the money. They don't tell them the truth because the money they are making is for savings. And at least for one job, they can save the money." (2:18, quoted by FLP)

The quote exemplifies women concealing their external earnings from their families to maintain economic independence, reflecting a cultural practice of navigating traditional expectations. One observer noted, "*They work in others' homes but do not disclose all their earnings to their families. If they do, they risk losing their earnings.*" This behavior highlights the cultural context shaping these practices.

The Women's Empowerment coordinator explained that cultural beliefs and traditions usually determine women's roles and freedoms in particular communities:

"In the communities, some of the women by their families are not allowed to be much time outside the house. They don't have to much time to leave the house. They are allowed to go outside the house to do certain jobs such feeling water, buy something in the market...So for the necessities of the house they go out. To buying something for the day, take children from school, wait for them. The men are the ones that go outside for a work." (04:06, quoted by WEP)

Cultural norms and traditions often define women's roles and freedoms, typically confining them to the home with limited opportunities to venture outside. This reflects traditional gender roles where men are the leading financial providers, and women are restricted to domestic tasks, illustrating how cultural norms shape gender roles and limit women's mobility.

j) Barriers /System Reluctance

The theme "Barriers/ System Reluctance" deals with issues of daily wage workers, financial scarcity, alcoholism, and poverty. Additionally, it encompasses the lack of trust, fear, and apprehension toward financial systems due to high illiteracy rates. It is worth noting that English loan application forms continue to be utilized in specific rural regions, and the absence of proper identification remains a prevalent issue in these areas.

The interpreter related her experiences to Group II, emphasizing the significance of education and financial literacy:

“... I was helping them use the ATM...even to get a printer they don't know. They get the passbook, but they don't even know how to print it. But they are learning, they have to. Some woman gave me her card and told me her pin number, I used to tell them “don't tell other people” (...) They are afraid of the machine because takes money.” (10:46, quoted by Interpreter as her personal story in the context of interview of Group II)

The quote shows that many individuals need help with new technologies despite improving digital literacy. Some women, for instance, may encounter difficulties with basic tasks such as using ATMs or printing passbooks, highlighting both a lack of proficiency and a deep-seated fear and skepticism. This presentation examines barriers to technological integration, emphasizing the fear and learning processes essential for adoption.

The coordinator of the Digital Literacy program highlighted that daily survival challenges hinder long-term planning and financial stability in communities:

“If you have sufficient money, you will think of long-term goals. If you have a small amount of money, how can you have things for long-term goals? It is a question of surviving. They only think about how they will survive for the day. They earn and spend the day. If they earn, they can have money for the day. A lot of people are surviving on daily wages. They earn a small amount but somehow, they manage to meet their needs, which is difficult for them to think about in the long term.” (22:05, quoted by DLP)

Economic hardship and limited resources compel individuals to prioritize immediate needs over long-term goals, creating a daily wage economy that hinders future planning. Financial constraints perpetuate a cycle of short-term survival, leading to a systemic aversion to long-term objectives and obstructing community financial stability.

5. RESULTS DISCUSSION

In this section, the objective is to analyze, interpret, and explain the previously presented results by linking them to other studies. (Miles et al., 2020; Saunders & Lewis, 2018). The quotes will be arranged thematically in this chapter, just as in the previous chapter. However, the presentation format will differ as the quotes will often be presented initially, followed by a discussion of their importance in the context of other studies. This approach aims to provide a comprehensive understanding of the topic being discussed. As an exception, specific quotes may be repeated in two themes because they are particularly relevant to both.

The results of this study are consistent with those of other researchers but also show differences when compared to specific alternative authors. The discussion will be organized by theme, emphasizing similarities and contrasts with other studies. Women's empowerment, which encompasses economic, social, and psychological dimensions, is typically considered a multidimensional concept that is comprehensively examined. While examining these themes, flexibility is key, as interconnected aspects may only sometimes be strictly defined.

During the interviews, the researcher gathered new information on the legal framework, digitalization, and innovation, resulting in additional factual evidence based on the new concepts discussed in this section.

a) Economic Empowerment

“Those ladies, they do work. Now she has even changed her house. She is not anyone staying in the constable house. She was now your own apartment.”
(08:38, quoted by WEP)

The passage emphasizes the considerable personal development shown by a woman's transition from living in a constable's house to her apartment. This shift in her living situation and the potential enhancement of her social standing signifies greater autonomy. This aligns

with Khuan's (2024) research that engaging in economic activities, such as starting a business or joining the labor market, is vital for financial empowerment.

“(…), right after the awareness sessions, members of the SHG increases. Number of SHG increases number as well of member of SHG. She was also starting all this. If the woman wants to save the money, they also need to earn some money, so that’s how women empowerment started and skill development also.” (14:07, quoted by Book Author)

The text underscores the importance of growth through heightened awareness and skill enhancement in SHGs. It particularly stresses the role of awareness sessions in promoting SHG development and how increased participation in SHGs boosts women's saving and earning capacities. As per Tiwari & Malati (2023) findings, economic empowerment leads to self-sufficiency among women. Once they attain financial stability, they are more likely to seek and create employment opportunities for themselves and others in their communities, promoting overall economic growth.

“They are building a habit of saving because of the group. She is saying that it feels save when they have a certain amount of money.” (20:47, quoted by Group I)

The statement emphasizes the importance of being part of a group in helping individuals develop a habit of saving money and the psychological benefit of having a financial cushion, which provides a sense of security. Sehgal & Sharma's (2021) study also emphasizes the essential role of consistent savings among SHG members. By regularly enforcing a set contribution amount, SHGs instill a saving culture and empower women to recognize its importance for achieving long-term financial stability and planning. Through group discussions and shared experiences, members of SHGs learn from one another, which fosters an understanding of the benefits of saving and financial management.

“She was saying her said own experience about her family. So, she has two siblings. Her mother has two children. Her mother was a delivery worker and

her father not used to work, he was drunk, an alcoholic. So basically, she was the sole owner of the family. She used to earn 20 rupees a day. Out of that, 15 rupees were going into how they spend the money, as a daily expenses. So, these 15 rupees, were spent. She didn't ever think about saving those 5 rupees remaining. If her father takes the money, the money goes away. So basically, they used to think on a daily basis, she and her mother. And she actually made aware about this, that if she is earning money, she should save at least those 5 rupees, some of the women were saving money in different types of division of house or corner of their house somewhere. So basically, before the awareness sessions nobody had the banking account. This was the first time they think about the future. Any medical emergency happens, what will you do about your children's education... Because previously they never talked about these things. They were not aware if they put their money in a bank, the money is safe. And secondly, on interest on it, they did not know about it. So basically, what she said they played the game was kind of, if you will give then rupees to that person to buy something that money goes transfer to others. How transaction increases the amount of money that you have. So, women used even to deposit it 10 rupees in a bank and get 10 paisa [cents in India]. When they realize the money is increasing, they started to save money for their children's education and for their health. They made women are aware and she is more empowered if there is a certain amount of money by own her name in the bank. She has financial backing support.” (26:13, quoted by Book Author)

The story details the investigator's journey from financial hardship to empowerment. Initially, she faced financial difficulties due to her family's instability and her lack of financial literacy, a challenge still prevalent among women in SHGs. However, after attending awareness sessions, she learned the benefits of saving and banking, which empowered her and others to save money, improve financial stability, and plan for future needs like education and health. This aligns with Ramesh's (2023) study, which states that SHGs enhance financial inclusion by empowering women, who typically have restricted access to formal financial systems, to save and borrow money. This access enables women to address emergencies and invest in their means of subsistence.

“(...) the livelihood conditions get better. Because as she said before, it is easier for them to get the loan from them because in the bank is from 8 to 10% of interest rate. There you can get two like two to six percent or something bigger, but not exactly but less than 8% okay. Their interest rate is less than eight percent, so they prefer taking loans from here. And it makes her life significantly easier because she knows that there is a fund to support their children's education, for marriages, for any requirement the house needs. Previously, she would have been worried that she didn't have enough funds. Now, she has that, so her life is getting better. And she is inclined to stay in the SHG for a long time.” (20:50, quoted by Participant of WEP at Seva, /former SHG)

This quote emphasizes how Self-Help Groups (SHGs) enhance the financial well-being of their members by providing loans at lower interest rates than those offered by traditional financial establishments. The reduced interest rates make financial assistance more accessible for essential needs, such as education, marriage, and household expenses. As a result, as Sridevi & Singh (2022) mention, members gain improved financial stability and are more inclined to maintain their dedication to the SHG for ongoing support.

b) Social Empowerment

“Those women, prior to joining the SHG, there was a draft dam construction going on there and they need tea. She had to provide tea for the construction guys. And she did not have any support system. Her husband was addicted to alcohol. She had three girls. So basically, she had no support system. She was again living daily. And then she joined self-help group. She got to know that she has many friends now is good because she didn't know anyone and didn't have that support. So basically, the SHG provided her that, and with this SHG she could completely her three girls education. I will complete their education. Now they're happily married. She has grandchildren from that tea work she was providing. She now has a restaurant in a very famous wall. It's all very famous area. There is one community for minor dispute that should be solved

outside of police station. So, she is on that committee. Her husband left the addiction, is no longer alcoholic. They bought ran the restaurant together.” (44:29, quoted by Book Author)

This narrative illustrates that SHGs not only supplied financial assistance but also established a network of support that was previously inaccessible to her. The relationships she formed within the SHG were pivotal for her personal and social growth, enabling her to surmount her social seclusion and acquire self-assurance. The assistance from the SHG was transformative, as it empowered her to educate her daughters, convert her tiny tea business into a thriving restaurant, and even assume a leadership role within her community. Her husband's recuperation from alcoholism and their collaborative management of the restaurant further emphasize the far-reaching social change facilitated by the SHG.

The following two quotes provide additional evidence that supports the same conclusion:

“(…) And she started coming to our sessions. And then she started stitching. Then she started earning money, and now she's working full-time with us at that S. Center as a center coordinator.” (13:44, quoted by WEP)

“(…) they benefited immensely. One woman is nurse teaching and she join the SHG. She could support her family in education. Now one of them is a doctor and her daughter is a doctor, and two of her our sons are working in a company.” (40:34, quoted by Book Author)

The above three cases strongly support SHGs' role in fostering social empowerment, aligning with Batliwala's (2007) findings that link economic empowerment with social mobility and highlight the impact of self-help groups and economic initiatives on women's empowerment, resulting in enhanced economic status and social mobility. Mahato et al. (2023) highlighted the significance of joining Self-Help Groups (SHGs), which can result in various types of empowerments, including economic, social, and political empowerment, ultimately resulting in greater social mobility.

“What we tell them is “work for us”. Work for us means, do this, these bags. Then you will have a label hood for each bag, for a month two month and they can save that money and then they can start their own business. That is how we do that. So you do this, what happens is this, they have the experience of stitching. Many times, you will let you know we’re repeatedly doing it will make you greater.” (27:35, quoted by WEP)

“You can say that in Diwali we make difference delegacies we can say. They are now making the kitchen. She now takes order of eating things. (Speaking Marathi) She cooks! She takes order of that cooking. And she goes is also our trainer. She is the specialist in chocolate baking and in Diwali cooking all of them.” (11:25, quoted by WEP)

The examples above show how women diversify their entrepreneurial activities once empowered through training and networks. In the last one, the participant began accepting orders for her culinary products and became a trainer, imparting her skills. Her expertise in chocolate baking and Diwali delicacies illustrates how women can identify niche markets, reinforcing their economic role. This transition from trainee to entrepreneur and trainer highlights the significance of networks and skill development in promoting sustained social and economic empowerment.

Leelavathi & Kumar’s (2023) findings also state that many female entrepreneurs need greater peer support. Solid social connections offer crucial emotional and professional support for overcoming entrepreneurial challenges. Social networks grant women access to job opportunities, resources, and information, including market trends, business practices, and potential collaborations. Mutual support and cooperation enhance women's collective bargaining power, bolstering their market presence and fostering career opportunities and economic growth.

Social empowerment entails economic advancement and the establishment of inclusive environments that support and understand women, especially those facing social isolation or exclusion. Crucial to this are networks fostering a sense of community, as quoted:

“In Diwali when one Muslim girl was coming here, she has two kids, and her husband has abandoned her. She was living with her parents. She still calls us; we don't have a job as such for her now because she is not skilled. In Diwali, we make lot of item crafting things. I think you're sticking something... local jobs or just painting. And we found some work for her, and outcome is to her. So, we said, OK, come for a month, then we'll see. She is calling and ask if any work for me, I want to come because I feel very comfortable with you. She used to come with the burqa, and she started to say “If I don't burqa is okay with you?”. That means, naturally, you feel comfortable with the woman. At least some problems we do share with each other. We get to understand better, I think.” (17:47, quoted by WEP

Mahato et al. (2023) demonstrate that SHGs provide a supportive environment for sharing experiences, confronting difficulties, and celebrating accomplishments. This fosters a sense of belonging and psychological empowerment, making women feel valued and supported. Also, according to Visram et al. (2012), SHGs create a space for individuals to share experiences and empathize, fostering connection and belonging. Relationships within these groups offer emotional and practical support, such as listening, sharing coping strategies, and providing encouragement, which reduces isolation. The study also highlights that close relationships formed in SHGs extend beyond meetings, creating a continuous peer support network.

Social empowerment frequently emerges through establishing and reinforcing community networks, where members offer mutual support and resources. This is especially notable in women's empowerment programs, where participants enhance their lives and assist others as quoted:

(...) There is a school, and also a hostel. It was like the hostel was in refurbishment. It was not in a state where girls can go and live. So, she facilitated them to go, ten girls for one month and provided support to them until the hostel opens. Thirty-five girls are currently living there, so it's not hard business the hosts are from N.B. Trust. So now, they considering the N.B.

Trust their family. Because of that she joins the SHG, she got the loan...now she is providing to them...” (46:55, quoted by Book Author)

The narrative underscores, as well, Sehgal & Sharma (2021), the significant impact of Self-Help Groups (SHGs) in promoting economic empowerment, social cohesion, and community support. By granting women financial resources and social networks, SHGs facilitate their leadership roles and assistance to those in need. This initiative fortifies the community's social fabric and empowers women to play crucial roles in their communities' social and economic development.

c) Psychological Empowerment

“The objective of this project is, if she can save money, if the women earn money, if she has financial backing, then she has a say and respect in the house. So that is the objective of the project – to make them self-sufficient and empowerment. (...) In the beginning, they're very reluctant to join when they don't want to get out of their houses and go anywhere. So, they need encouragement and everything. Takes a lot of effort to make them come out of their houses and go outside. So, they do work anyway. They work in daily wages, but they go to work and come back to their houses. It's like that. But they don't explode outside work. With this, they do explode outside, and they develop their personality, they build skills...” (01:05:20, quoted by Book Author)

The SHG session aims to enhance women's psychological empowerment by promoting financial independence and encouraging participation beyond household roles. Initially hesitant, these women gradually gain confidence and community recognition, enabling them to develop skills and personalities through new responsibilities.

Das (2021) highlights the importance of psychological empowerment in women's leadership, involving perceived control, self-efficacy, competence, and motivation. These are crucial for confident decision-making that impacts the community. The research shows that women

who see themselves as competent and in control are more likely to engage in decision-making processes. Batliwala (2007) goes in the same direction, defending the transformative nature of empowerment, suggesting that as women gain psychological empowerment, they are more likely to participate in decision-making that challenges traditional roles and seeks to improve their social and economic background.

Exposure trips empower women psychologically by expanding their experiences and inspiring them. Visits to businesses and cultural landmarks showcase diverse practices and lifestyles, boosting women's confidence and determination to initiate their own ventures, as noted:

“...we take every year an exposure trip. Ladies will see some things, other they will see somebody who will do the same things like making bags, cooking, making orders and they will get inspired. This we have to do or how to do the business. At least they will see these things. They have to do these things. They have to keep in mind if they want to start their business so they require a exposure. Even going to some company is exploitative for them, because they have not seen such a big company with Glassdoor, so that is very novelty to them. So those kind of things that see new worlds, see something useful, those types of things we reach. Last year, in December, we came to see Pune. Three or four historical places, one park, one museum, two museums we visited because they don't go to these places, they will go to nearby parks for their children. They will not visit all these places around the Pune. So that is also the exposure for them and they liked a lot. Around 67 ladies were there, and we visited around eight places.” (15:43, quoted by WEP)

According to Das (2021) & Mahato et al. (2023), exposing women to new experiences and environments can significantly enhance their psychological empowerment. Exposure trips offer a valuable chance to achieve this goal, allowing women to witness different ways of working and living.

“Some mental health training we have, but until these ladies share their problems, we cannot do anything, and even if (they share) you will help them with the information of other NGO. Because for domestic violence, if we have

to tackle that problem, we need a different set of people which probably we don't have. If they share, we can direct them in the right direction. We have that information. Some stations we have a connection with NGOs. They just say that if a lady is there and some problem is there and she doesn't have any place to live, she can come to us unless I think she's saying that I can leave will give her shelter. So, we have arranged a session with that person for our hosts. They can talk, and then we understood, they call the ladies who have a problem.” (36:5, quoted by WEP)

The quote illustrates that a supportive social network and access to mental wellness resources significantly influence psychological empowerment. Programs integrating mental health support and social connections are crucial for helping women overcome challenges and build resilience. These programs provide mental health education and connect women with NGOs offering specialized support, such as domestic violence shelters. Open discussions promote access to necessary resources, enhancing psychological well-being and social support networks.

A study by Mathur & Agarwal (2017) examines the relationship between SHGs and domestic violence in women's lives. They found that SHG participation positively affects women's daily lives, including reducing domestic violence incidents. One woman reported that her husband's abuse stopped after she began earning income through her SHG-supported business, as he started recognizing her value. Another respondent mentioned that her husband no longer mistreated her once she became active in the SHG and gained a collective voice. The study argues that SHGs provide collective strength and solidarity, empowering women to challenge social norms and assert their rights, which can dismantle traditional patriarchal structures and lead to more equitable family and community settings.

d) Legal Framework

Based on Khuan's (2024) research, the findings are that sound policies and institutional frameworks are crucial for fostering financial inclusion, which includes providing access to financial services for disadvantaged groups, particularly women.

“They have weekly market, there 150 women are selling fruits and vegetables. But whatever they are growing in their farms comes in that market. So, together what is the flow on this market they conducted the survey by NARBAD⁷. In the market you need some kind of amount with you, if a transaction happened you need some kind of amount. So, in the morning, they used to take 1000 rupees from a private money lender. By the end of the day, they must return the private moneylender 1100 rupees. They are opening a new category called CICI (cash credit)⁸ – is a program where their staff gives money in the morning and collects in the afternoon. Their interest is very lower than the private moneylender. So even on new interest, the calculated, it doesn't go up to 1100 rupees. So, they also get one thousand rupees. This is very lower when they do turn the money in the evening.” (01:49:00, quoted by Founder B&F).

The quote exemplifies how a legal framework and government-supported initiatives positively impact communities, emphasizing their role in enhancing Community Social Responsibility (CSR) and welfare policies. By offering affordable credit, the program fills gaps left by private lenders, showing the collaborative potential between government and NGOs to support community needs. The CICI program illustrates a structured, legal approach to financial assistance, demonstrating effective government and third-sector cooperation in addressing challenges and improving individual welfare through equitable resource access. It highlights the significant community impact of addressing gaps in traditional financial systems.

Indian banks have implemented crucial strategies to promote women's economic empowerment. These include collaborating with government initiatives to create supportive environments and recognizing women's right to bank credit as fundamental. Additionally,

⁷ National Bank For Agriculture And Rural Development in India.

⁸ Cash Credit (CICI) plays a crucial role in promoting financial inclusion by offering short-term loans with a predetermined credit limit. This financial product benefits both businesses and individuals who require immediate cash for operational or other financial needs. Consequently, it expands access to finance for individuals who are typically excluded from traditional banking services (Khuan 2024).

the banking sector provides financial support, generates employment opportunities, and improves market access for women. Banks also engage in training programs to enhance women entrepreneurs' skills and business acumen, improving their operational capabilities (C. V. V. Kumar (2024)).

“(...) everyone needs to have a bank account nowadays because anything you get for the government is called “direct benefit transfer”, you need an account. They started to have an account in Corona. Away from the subject, during the corona, the schools were closed. The government could not give the nutrition meals to the children; they were given directly to the mothers, the money. For that, the mother had to open an account. So many women started because of that opening the account. And even for 5th grade, the money goes there. The money cannot come on cash for everything.” (08:56, quoted by Group II)

The highlighted quote underscores the importance of having a bank account to receive government benefits, as services increasingly depend on direct benefit transfers. During the COVID-19 pandemic, the government directly transferred funds to mothers' bank accounts when schools closed and children missed regular nutritious meals. This led many women to open accounts, reflecting a move toward digital financial inclusion.

This example illustrates how government policies and legal frameworks can promote financial inclusion and welfare. By requiring bank accounts for benefit distribution, the government ensures efficient aid delivery, bridging gaps in traditional welfare systems and integrating more individuals into the formal financial sector, promoting community welfare, empowering individuals, and enhancing government initiative effectiveness, as also Dar et al. 2023 study refer. Also, according to research by Sharma et al. (2021), SHGs play a crucial role in fostering community and solidarity among their members. This sense of social support was essential during the pandemic-induced isolation, as it enabled members to cope with the emotional and psychological challenges posed by the crisis.

“Interviewer 05:44

But I am curious, what is the difference between the groups the BPL (Below Poverty Line) and “the normal” ones.

Founder 05:50

Income, the source of income. They get more preferences. You can go to the government and tell them your earnings and get a certificate.

(...)

There is something call ration card, is a British word. (...) Because at British time they use to get ration on the base of that, to calculate the quantity of food.

(...) In every family should have so much rice, so many greens, so much portions of daal...and that comes from the government. (...) Basis on their income of their income the color of the card is decided. That is also other thing (...) That food is given to the people who can afford it. Because with corona everyone survives because of this. (...) So basically, in this case (SHG) ration card is used as proof of identity prove and where do they live. (...) Those women who hold the yellow card can be include in the BPL SHG.”

A female interviewer oversaw two SHGs simultaneously during the Group II interview. One of these SHGs was determined to be beneath the Below Poverty Line demarcation. According to Suresh et al. (2022) the Public Distribution System (PDS) in India, a crucial aspect of the country's food and nutrition policy, has been designed to tackle food security issues. Eligible rural households can access subsidized food grains based on their ration card type. Four ration card categories exist in India: Non-priority and above poverty line (APL) individuals, who do not qualify for subsidies; Below poverty line (BPL) and Antyodaya Anna Yojana (AAY) recipients, who are low-income groups eligible for subsidized grains through the PDS. AAY targets the poorest among BPL families. During the lockdown, the PDS faced challenges in providing subsidized food to migrants and those without ration cards. While the quantity and nutritional value of the food could be improved, the services offered some relief during the crisis.

In the ground, NGOs are instrumental in serving communities by the guidelines set forth by the government. Gupta's (2020) findings and research on the role of NGOs in promoting women's empowerment show that NGOs provide diverse training programs to enhance

women's capabilities. These programs cover a range of skills, such as handicrafts, stitching, garment-making, tie-dye techniques, and food processing.

“ So, in woman empowerment program, first, we go to Seva, well, see if I is serving a slum area financially poor area, then we do the survey, we ask them questions like, Do you work? There are many women who work at home as a cleaner, helping person like that. Those ladies don't have much time for coming out and do some program. They also need a few things like health session. And so, we ask them, you can come, come to those sessions, because financially, they are earning a little bit of money while working at home or as a maid helper. So generally, we focus on the ladies who don't work. Generally. For these working ladies, also, we say that coming to the empowerment sessions like health sessions, Urmi sessions, that digital literacy sessions we tell them to come to do those programs, but they don't have time to stitch or any other work. So, we tell them to come for coming to other empowerment sessions and this teaching, especially stitching, which we teach that we focus on the non-working ladies. In that part, also, if they like stitching, they have many of them have stitching machines at their home, but they don't know what to do with them. So, we tell them that you come to our sessions. There is a basic fabric course that we teach. Then we teach them at least seven eight bags of fabric. How to prepare them, how to stitch thing them.” (00:02, quoted by WEP)

“(…) Their problem is they can stitch, but they cannot go and market their own products. Market, they don't know how to market.” (02:47, quoted by WEP)

The program aims to empower women in economically disadvantaged areas, both employed and unemployed. It conducts surveys⁹ to identify specific needs, particularly of non-working women. The program provides health sessions and digital literacy classes for working women, acknowledging their limited time. It offers practical skills training for non-working

⁹ SHGs gather information by conducting surveys as part of their regular activities. This approach evaluates the needs and challenges experienced by their members, assesses the effectiveness of their initiatives, and identifies areas that need improvement (Kandpal, 2022).

women, such as stitching, to help generate income. The goal is to enhance financial independence and personal development. This initiative exemplifies how government or NGO programs can address community needs within a legal framework. Assessing and meeting women's diverse needs, whether at home or work, aligns with welfare policies focused on empowerment and economic inclusion. The structured approach of offering targeted sessions and practical skills training shows how legal frameworks and CSR initiatives can collaborate to improve community support, individual livelihoods, and economic participation.

“(...) Their problem is they can stitch, but they cannot go and market their own products. Market, they don't know how to market.” (02:47, quoted by WEP)

As per Nayak et al., (2020); Sridevi & Singh (2022), NGOs regularly aid SHGs by offering financial resources, including microfinance and credit facilities, to empower them to engage in income-generating activities. NGOs mediate between SHGs and financial institutions, ensuring members have the necessary funds. Additionally, NGOs facilitate connections with markets for SHG products, promoting effective marketing strategies and bolstering the economic viability of the groups. This is crucial for sustaining the growth of SHGs. Furthermore, NGOs advocate for policies supporting SHGs and their members, ensuring their voices are included in broader development conversations. This leads to more favorable conditions for the growth and sustainability of SHGs.

“Before COVID-19, online school was not prevalent, but after COVID-19, they started to take online classes and trainer training courses for teachers in Maharashtra. In rural areas, and any kind of online education. During the Covid, we taught the teachers around Maharashtra how to use the application in their teaching. (...) was one of the major difficulties and challenges in Maharashtra and all over India, but somehow, we must manage those things with the help of mobile phones in India. A lot of NGOs have donated mobile phones, tablets, or computers so that students can attend their online classes. It was a major challenge not having any kind of device to attend the classes. Somehow, with the help of the tables and smartphones, they have been

manageable. Some companies helped with CSR initiatives, they provided with smart phones. One of the challenges for this project during COVID-19 was that we were not going to communities to teach or conduct these courses physically. It was difficult for us, so, again, we came up with the online option. There is an NGO called “My NGO Federation” that works with around two thousand NGOs, which are working together. We worked with NGO Federation, and we started to conduct online classes for the beneficiaries of these NGOs. It was also quite difficult because physical education is different; online, you are not able to connect with your beneficiaries, and the attention spread is less; it was difficult because of that, but still, gradually, people understood the importance of digital education. There is no means for people to have other options than to take online classes, which swiftly changed from physical mood to online mood in any workshop, education, or any other workshop. People understood the importance of online education, and gradually, the acceptance increased, and it was a bit easier for us to provide the education and reach beneficiaries abroad. After Covid, recently, we had a tie with a government entity (...)” (6:00, quoted by DLP)

The COVID-19 pandemic significantly shifted education and teacher training online in Maharashtra. Previously uncommon, digital learning surged due to the crisis. NGOs and CSR initiatives were crucial in providing students with smartphones and tablets. Despite challenges in adapting and engaging students online, this transition was vital for maintaining academic continuity. Collaborations with NGOs and government entities improved online education access. This situation highlights the importance of legal and policy frameworks in emergencies and meeting community needs. The pandemic exposed disparities in digital infrastructure and access, partially mitigated by CSR initiatives and NGO partnerships. The government and NGO shift to online education illustrates how robust legal frameworks and community support can address welfare and education gaps during crises. Integrating digital tools through structured partnerships shows how legal and policy mechanisms enable rapid responses and ensure continued access to essential services.

According to K. A. Jha & Totala (2023) research, SHGs play a critical role in Corporate Social Responsibility (CSR) initiatives, particularly in promoting women's empowerment

and community development. For instance, CSR programs often focus on providing women with vocational training in SHGs, increasing their employability, and encouraging entrepreneurship. Additionally, SHGs foster a support network that promotes solidarity and cooperation. By strengthening these groups through CSR, social cohesion is enhanced, and a platform is created to exchange experiences and solutions. Lastly, advocating for women's participation in SHGs through CSR can challenge traditional gender roles, recognize women's contributions to the economy and society, and elevate their status.

“There is a municipal government corporation – NV– is a scheme. An economic scheme for the community. There they conducted a meeting, she was one of them who attended the meeting, and there they gave all the information about SHG. How to do the transactions and everything. And base on that attendance she is conducted the SHG for the past 22 years.” (23:43, quoted by Group II)

Government schemes and legal frameworks can foster community development and economic empowerment by educating individuals about SHGs and supporting their establishment. Structured programs addressing financial and social needs, coupled with training and resources, enable community members to create and sustain support networks. This approach demonstrates how legal and policy frameworks can leverage community-based solutions to fulfill gaps and support long-term welfare and development.

Although Jayant & Dev Bhatt (2021) study indicates that SHGs need to be more adequately equipped with training and development programs, it acknowledges that there are efforts from various organizations, such as local NGOs and banks, to promote the SHG-Bank Linkage Program. However, the study reveals a notable shortcoming in the training provided to SHGs. This implies that despite the government and other entities' involvement in promoting SHGs, there is an urgent need for more extensive training and development initiatives to enhance their overall effectiveness.

Throughout the study, the Direct Benefit Transfer (DBT) scheme was continuously mentioned by several participants, starting with the initial interview with the Coordinator of the Financial Literacy program, as demonstrated by the quote:

“Do you know about direct benefit transfer by the government? It is a scheme where they link their Aadhaar card, mobile phone, and bank account. So, from that, many people who don't have bank accounts have to open them because they want to benefit from the government. That's also happened.” (9:46, quoted by FLP)

The quote focuses on the DBT program, a government initiative aiming to increase financial inclusion by linking Aadhaar cards, mobile phones, and bank accounts to receive benefits. This program motivates individuals to open bank accounts to access government assistance, promoting financial inclusion. The DBT program demonstrates how legal and policy frameworks can be used to drive financial inclusion and social welfare. By mandating the use of bank accounts for receiving benefits, the program ensures the efficient and transparent distribution of aid and encourages broader participation in the formal financial system. This shows how government initiatives, backed by legal structures, can address gaps in financial access and improve community engagement with welfare programs.

The DBT initiative launched by India has been a remarkable effort to boost the efficiency of welfare schemes and subsidies for beneficiaries. The DBT system in India covers a wide array of programs, exceeding 316 schemes (Dar et al., 2023). India's DBT system has been a transformative mechanism for delivering welfare benefits and subsidies to various population segments, including vulnerable groups. By leveraging technology and innovative payment mechanisms, the DBT system has enhanced the efficiency, transparency, and effectiveness of social protection programs in India, contributing to improved outcomes and greater financial inclusion (Dar et al., 2023; Kulkarni & Vasant, 2021).

The DBT system has played a crucial part in raising awareness about the importance of banking access among marginalized and underbanked populations, emphasizing the need for

individuals to open bank accounts and engage with the formal financial system, thereby promoting financial inclusion (Kulkarni & Vasant, 2021).

As per Dar et al. (2023), the DBT system has significantly promoted financial inclusion and narrowed socioeconomic disparities in India. The Pradhan Mantri Jan Dhan Yojana (PMJDY) has played a critical role in enabling millions of Indians to open bank accounts, with the DBT program leveraging these accounts to distribute subsidies and benefits directly. The PMJDY scheme, which aims to ensure that every household can access a bank account, is instrumental in facilitating DBT. This scheme plays a vital role in reviving dormant accounts during the pandemic by enabling direct cash transfers, and many beneficiaries of DBT schemes have their accounts linked to PMJDY (Kulkarni & Vasant, 2021).

According to Bhatia & Singh (2019), several initiatives have been implemented by the Indian government to improve financial security for economically weaker sections and women. Initiatives such as PMJDY offer universal access to banking services, including savings accounts, accidental insurance, and overdraft facilities. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental insurance to low-income families. At the same time, the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers low-premium life insurance for lower-income individuals. Additionally, financial literacy programs aim to enhance financial literacy among women and marginalized communities, enabling them to use financial services effectively.

e) Capacity Building

As per Nayak et al. (2020), NGOs play a vital role in training and capacity-building SHG members. The primary objective of these efforts is to enhance the skills and knowledge of SHG members, which is critical for the effective functioning of SHGs and women's empowerment. Apart from providing mentorship to SHGs, NGOs also assist them in their activities, helping them overcome challenges. This support can include advice on managing group dynamics, resolving conflicts, and improving decision-making processes.

“(...) now, there are primary groups of SHG that are very much established. What they're trying to do is that the leaders from these self-help groups are going to remote areas to tell other women about SHGs. Because in those remote areas, they still don't have SHGs. These women from their villages are going to remote parts of their villages in Indian to conduct awareness sessions for these women that are living in rural areas. They are covering financial literacy in those areas and tell them how the process was for them (leaders).”
(35:27, quoted by Book Author)

The process described by the Book Autor exemplifies capacity building by empowering individuals and communities to develop new skills and enhance their economic engagement. Leaders improve their own abilities while strengthening others in the community, creating a ripple effect essential for sustainable development. This ensures more people can improve their circumstances and contribute to the broader community (Baral et al., 2023; S. Gupta, 2023).

“This year we had a celebration in our office (SEVA) and all the women are doing any kind of business, they are selling sandwiches, pav bhaji or any type of food... I will go to them and ask their names, their contact, and if they need something we will contact these ladies.” (31:20, quoted by WEP)

The quote emphasizes an initiative aimed at improving women's entrepreneurial skills. SEVA is instrumental by providing networking opportunities and access to essential resources. By engaging directly with these women and collecting their contact details, SEVA enhances their capacity to sustain and grow their businesses. This support helps them gain the confidence, connections, and knowledge needed to succeed in their ventures.

“ ..., if you want to open a food business, you need a license for that and here is when the foundation came and helped them. They know what happens is shop act, how they can get the paper further, they help them with licensing. Women make certain type of products, and they have exhibitions across cities for them to sell. They provide platform to these women, how to communicate

with costumers, what costumers need, how can they improve their products.”
(55:45, quoteD by Founder B&F)

The Bank and Foundation Founder describes a capacity-building process that provides essential knowledge and support for legal business requirements. Assistance with obtaining licenses and understanding the "shop act" empowers women to operate legally and confidently. Additionally, organizing citywide exhibitions aids product sales and enhances business acumen and market reach. This integrated approach of legal, technical, and marketing support equips women to establish sustainable businesses, enhancing their economic independence and capacity.

“They started the overnight classes into two different classes, for at least they know how to do their signature, know the name of their village, how to write their address and everything. So, basically in 1995, when they started the SHG, women were very reluctant to even invest/deposit 20 rupees in the SHG because they were not trusting the system at that time. Now, they summited two thousand rupees, five thousand rupees. Now they're okay, but at the time they were not very sure about the system. What they do is going to each village and do sessions for them.” (12:40, quotes by Book Author)

Education and trust-building are crucial for capacity development within Self-Help Groups (SHGs). In 1995, women were initially reluctant to participate due to a lack of trust and basic literacy skills. Night classes significantly improved their confidence by teaching essential skills like writing signatures and basic literacy, which are vital for financial activities. As women learned to write, recognize village names, and understand their contributions' importance, their trust in the SHG system grew, evidenced by their willingness to deposit larger sums of money. Continuous sessions in each village further reinforced this trust and knowledge, enhancing women's engagement in the economic opportunities provided by SHGs. This transition from reluctance to active participation demonstrates the efficacy of capacity building in fostering economic empowerment and social trust.

The findings correspond with Sarma's (2019) research, which reveals that SHGs allow women to not only participate in savings and inter-loaning but also to acquire fundamental abilities, like signing their names and performing basic calculations. This empowerment through skill development is a vital aspect of the SHG model, playing a significant role in the overall economic and social empowerment of women involved in these groups.

“Most of them (women) are illiterate, they don't know how to read or write but other women know. Mathematics skills are better, such calculation. They cannot read but they do calculations, they are better on it.” (38:55, quoted by Group II)

“For their group all they have primary education, at least, so they know how to read.” 24:12, quoted by Group I)

The quotes emphasize the significance of capacity building by acknowledging the existing skills within a community, particularly among illiterate women with strong mathematical abilities. These skills enable them to manage financial transactions and contribute economically. Targeted capacity-building initiatives can enhance these strengths, improving their financial literacy and business management skills. Additionally, primary education plays a crucial role in capacity building by equipping women with basic literacy skills, opening opportunities for further learning, and enhancing their participation in economic and social activities. These quotes highlight the need for adaptable capacity-building efforts that build on community strengths and educational levels, fostering economic empowerment and social development.

These findings align with Kumar's (2024) perspective that women possess exceptional financial management abilities, showcasing their mathematical proficiency in handling finances. This highlights the significance of promoting women's economic empowerment, as it is vital for their overall empowerment, and these skills play a crucial role in their active engagement in economic activities.

However, in separate interviews, the outcomes concerning mathematical skills were different:

“(...) most of these women are not literate. They didn't know how to do the calculations. They didn't know that ten plus ten is twenty. So, they conducted night schools to teach the calculation and how to do their own signatures.”
(08:05, quoted by Book Author)

Nayak et al. (2020) and Shilpa et al. (2021) mentioned that this could be attributed to the significant disparities in socio-economic and cultural contexts between rural and urban regions, resulting in unique challenges and opportunities for SHGs. Although both interviews were conducted in Maharashtra, the quote from “Group II” specifically includes participants from urban areas. On the other hand, “Book Author” conducted focus group research on rural and remote communities.

“... each Sunday they have one newspaper. In the newspaper that published one success story. Everyone read the newspaper and they know that women from their community, so they get motivated to do better. Each Sunday, they give 100 papers to that woman only to distribute across communities. Women get motivated to get their model of business, it is a good marketing technique. In the radio show they also tell success stories. The leaders, they talk to women. They conduct sessions to spread awareness, they are a good example, right? Entrepreneurs are also successful. She has women work for her. Those women who work for her get inspiration for her, because they started earning money regularly and then they apply for a loan in the bank.” (01:36:35, quoted by Founder B&F)

Storytelling and community-based communication hold significant potential in capacity development. Highlighting success stories in local newspapers and radio programs offers relatable examples that inspire and motivate women, encouraging them to start or improve businesses and facilitating peer learning through shared experiences. Strategic distribution of newspapers and radio programs ensures broad audience reach, making information accessible beyond formal training. Success stories provide social proof, demonstrating achievable success and motivating others. Additionally, leaders conducting awareness

sessions are vital for capacity building, engaging directly with women, offering guidance, and showcasing attainable success. This combination of inspiration, practical knowledge, and community support empowers women to pursue entrepreneurship, apply for loans, and achieve financial independence.

Alvi et al. (2019) indicate that women draw inspiration from the achievements of other women. This is examined in the context of how shared experiences and success stories within SHGs motivate members to pursue their goals and enhance their socio-economic status. Pre-research emphasizes that observing peers' successes boosts confidence and encourages participation in empowerment and development activities. As per Agarwal (2020), sharing stories among entrepreneurs effectively inspires women by emphasizing the significance of narratives and experiences for encouragement. These stories foster a feeling of community, offer role models, and illustrate potential success amidst challenges. Fazalbhoy & Gochhait (2022) also emphasize that accounts of successful women entrepreneurs can motivate others to pursue their entrepreneurial goals.

f) Group Dynamics

According to Borkman & Munn-Giddings (2020), numerous SHGs operate with significant autonomy, allowing members to manage and oversee the group's dynamics. This independence is crucial for maintaining the essence of mutual aid, although healthcare professionals or organizations may influence certain groups to a certain extent.

The study by N. Kumar et al. (2019) highlighted the significant advantages of peer support within SHGs. These groups' collaborative nature allows women to provide each other with financial assistance, making it easier to request and repay loans within the group setting. Sridevi and Singh (2022) also emphasized that SHG members' repayment behavior has significantly improved. Members feel a sense of responsibility toward fulfilling their loan repayment obligations.

The following statements are consistent with the findings of the studies above:

“So, they create a stamp for each self-help group. And they put up a stamp ...so that person can get that amount of money. If basically what happens is, you can't delay the payment of the group. It should be on 10 to 15 somehow. Some women are not able to pay so they borrowed from someone. (...) Because the transactions should be clear and should be on time. Cause the person also values the time the person was doing it. So, if the person delays the payment, they take as a punishment. They make them pay 10 rupees each day for the delay. And at the end of the year, they may be celebrated as a party with the money. Because what she is saying is at the bank take five hundred rupees for a day if they delay the payment. And is for women to realize importance of time and the importance of making payments on time. So even if they borrow money from some of their friends or anyone in the group, they can borrow their money not from SHG, but they can borrow that and give them back with their salary. But they have to make the payment on SHG on time. (...)” (47:27, quoted by Participant of WEP at Seva, / former SHG)

“It's a peer pressure thing. If you pay, everyone takes loan. And if I pay back, you must pay back, she pays back, is peer pressure to pay back.” (43:26, quoted by Founder B&F)

“For her group, some of them pay on time, some not. She gives them a kind of a warning about they are kicking off the group.” (29:27, quoted by Group II)

The above quotes underscore the structured and systematic approach of SHGs in managing financial transactions and ensuring member accountability. The creation of a stamp for each SHG signifies formal recognition and the establishment of a system where every transaction is documented and monitored. The rule mandating prompt payments, with penalties for delays, illustrates how SHGs promote financial discipline and responsibility within the group. Imposing fines for late payments and using the accumulated funds for collective celebrations fosters community and mutual accountability. This dual-purpose mechanism deters late payments and highlights the collective benefits of adhering to group norms. It underscores the importance of time management and financial responsibility, crucial for the

group's longevity and trust among members. The internal dynamics of the SHG encourage members to support one another, evident when women borrow from each other to meet group obligations. This practice strengthens group bonds, as members rely on each other for both financial support and maintaining the group's integrity and success. Thus, the group dynamic is one of mutual dependence, shared responsibility, and collective reward, essential for the effective operation of SHGs.

“These women who open the SHG they need to make sure that they have the time to collect all the money from everyone. And they have time to go to the bank. If they have that they select those two people. And for lending how select people is...If one person needs a loan of SHG, how they decided that they you should give that person the loan. Is on the basis if that person is regularly depositing some deposit of amount in the SHG, is that has been decided for SHG. If that person is not regularly depositing money, then they don't allow her to take the loan. This person needs to do a contribution.” (30:22, quoted by Participant of WEP at Seva, / former SHG)

“Because the transactions should be clear and should be on time. (...) Cause the person also values the time the person was doing it. So, if the person delays the payment, they take as a punishment. They make them pay 10 rupees each day for the delay. And at the end of the year, they may be celebrated as a party with the money. Because what she is saying is at the bank take five hundred rupees for a day if they delay the payment. And is for women to realize importance of time and the importance of making payments on time.” (47:29, quoted by Participant of WEP at Seva, / former SHG)

Both quotes detail the leadership and lending criteria in SHGs, highlighting the group dynamics essential for their success. Leadership roles are assigned based on practical factors like time management for tasks such as fund collection and bank deposits, ensuring capable individuals handle critical responsibilities. Lending decisions are merit-based, evaluating members' consistency in making regular deposits and ensuring loans are given to those demonstrating financial discipline and commitment to the group's goals. This system fosters accountability and active participation, promoting fairness and reinforcing trust. By

requiring regular contributions for loan eligibility, SHGs ensure members are actively involved in the financial pool, strengthening sustainability and judicious resource utilization. These dynamics emphasize responsibility, commitment, and collective decision-making, vital for maintaining SHG integrity and effectiveness.

“They can allow a maximum of two people from the same family in the SHG. More than that is not allowed. .” (38:01, quoted by Participant of WEP at Seva, / former SHG)

Limiting the number of family members present allows for more equal participation and prevents any single family from dominating the group. This creates a harmonious and balanced environment that can foster trust, encourage the expression of diverse perspectives, and enhance the collective ability of the group to support its members (Sehgal & Sharma, 2021).

“For example, if the person goes to the hospital or anywhere the person will come to SHG and they go down with them to ask, to any action. They need financial help but also be there physically.” (41:59, quoted by Group II)

“They conduct meetings with all women, so they meet each other, and they live in the same area so, they know each other anyway.” (41:04, quoted by Group II)

The first quote emphasizes the importance of emotional and physical support in addition to financial aid, emphasizing the communal aspect of SHGs where members offer both types of support, reinforcing bonds and ensuring comprehensive assistance. The second quote highlights how SHG meetings capitalize on existing local connections, strengthen existing relationships, and foster a more robust sense of community among members who already share a common background. Both aspects contribute to a supportive and cohesive group atmosphere.

The findings follow Shilpa et al., (2021) research accentuating the necessity of collaboration among members for the success of SHGs. Many study respondents highlighted the importance of cooperation, indicating that positive interpersonal relationships and teamwork are indispensable for achieving group objectives. Furthermore, the study emphasizes that group engagement dynamics are influenced by meeting attendance. The paper suggests that the absence of members from group meetings is a hindrance, implying that active participation is crucial for maintaining group cohesion and effectiveness. Regular attendance fosters a sense of belonging and commitment among members. Additionally, the research identifies a lack of discipline as a hindrance that can impede group dynamics. When members fail to adhere to group norms or fulfill their responsibilities, it can result in conflicts, diminished trust, and a lack of accountability within the group.

“That happens very frequently that they bring their friends or family members, if they're living in the same communities in the person is living somewhere outside that person watch for them. That also happens.” (34:00, quoted by Participant of WEP at Seva, / former SHG)

“Their mother was there, it was because of that they join.(...) They brought friends.” (07:30, quoted by Group I).

The quoted statements emphasize the crucial role of familial and community SHG. Individuals frequently join these groups alongside relatives and community members, fostering shared responsibility and mutual support among those with pre-existing connections.

“ (...) her mother operates a SHG, her sister also operates a SHG, so it is easier for her to understand that. ” (09:06, quoted by Participant of WEP at Seva, / former SHG)

Family involvement in SHGs aids new members in understanding and participating in group activities. When a family member is already part of an SHG, others are more likely to join and grasp the process, illustrating how existing relationships and family participation enhance integration and efficiency in SHGs.

“Her mother-in-law collected for 20 women; she goes to the bank. There are three ladies responsible for managing the SHG. (...) For her group three women are responsible and if someone on the SHG needs to take the loan the signatures of these women are required.” (13:25, quoted by Group I)

The participation of several individuals in overseeing the SHG underscores shared responsibility and collective decision-making. Requiring multiple signatures for loan approvals establishes checks and balances that foster trust and accountability within the group.

The findings align with the study, indicating that family ties and community connections are crucial to SHGs dynamics. Insufficient family support can adversely affect women's participation and motivation, thereby impacting group dynamics and underscoring the importance of external social support for SHGs' success. Similarly, Borkman & Munn-Giddings, 2020) found that a lack of familial support significantly hinders participation in SHGs. In cultures where sharing personal experiences conflicts with family values, individuals may face resistance from their families, creating obstacles to forming informal SHGs and mutual support networks. This resistance can lead to isolation and discourage help-seeking, impeding recovery or coping processes. The success of SHGs depends on members' willingness to share experiences openly, which familial support can protect. Consequently, SHGs' effectiveness in providing emotional and social support is enhanced when members feel secure and encouraged to engage fully.

g) Reasons for Requesting a Loan in SHGs

The findings of the interviews in Pune align with research by Brown et al. (2022), revealing that women who are part of SHGs frequently obtain loans for personal and family expenses, such as weddings. These loans can help cover the substantial costs of wedding ceremonies in many cultures. Obtaining loans through SHGs enables women to manage these expenses more effectively, enabling them to participate in important cultural and social events without

experiencing financial hardship. This underscores the role of SHGs in providing financial support for significant life events, thereby contributing to the social and cultural fabric of the community.

Per Bott et al. (2023), emphasized that women often utilize loan funds to finance significant life events, such as weddings. This suggests the cultural importance of these occasions and the financial obligations that come with them.

Table 5 - Presenting reasons for seeking loans (drawing from interview data to prevent frequency repetition)

<i>Reasons for seeking loans</i>	<i>Frequency</i>
Wedding (of children)	5
Education (of children, school fees, uniforms)	2
Small business (sell fruits)	1
Higher business (stitching shops, groceries)	1
Agricultural purposes (food machines, food processing)	1
Building house	2
Home improvements	1
Illness	2
Buy a vehicle	1
Financial stress	1
Trip	1
Festival celebration	1
Gifts for other people	1

“Mostly, they take loan for their children education, or wedding...for marriage, any emergency.” (56:54, quotes by Book Author)

The findings also align with Khuan’s (2024) study, which indicated that generating income is a primary objective for members. They often seek loans to initiate or expand small businesses, boosting their household income. Furthermore, loans are frequently requested to address urgent financial needs, such as medical expenses or unforeseen events. Additionally, loans are pursued to cover educational expenses for members or their children, highlighting the importance of education in enhancing economic prospects.

“She wanted to start her own business, selling fruit, and buying a sewing machine (...).” (02:08, quoted by Group I)

Following Ramesh (2023) findings, women often seek loans from SHGs for various reasons, including starting or expanding a business. Women can improve their financial situation and overall family well-being by investing in income-generating activities. Additionally, loans are requested for agricultural investments, such as acquiring seeds, fertilizers, or equipment, which enhance agricultural productivity and income. Women also obtain loans to cover their children's educational expenses, providing better educational opportunities and improving prospects. Access to loans is essential for managing health emergencies and covering medical expenses for themselves or family members. Furthermore, loans are used to meet household needs, such as home repairs, purchasing essential goods, or managing daily expenses, thereby enhancing the family's quality of life.

“In rural area, they don't have and industrial area, so most of them take the loan for agricultural reasons. For food machines, food processing things, they remove shelves of the grain or clean the grain. In urban area, they want to sell fruits, some of them want to open pineapple shops, food vendors. In urban areas is here women start bigger businesses like stitching shops, groceries...But still, most percentage of the loans are for agriculture.” (01:21:21, quoted by Founder B&F)

Bansal & Singh (2020) and N. Kumar et al. (2019) highlighted the importance of empowerment through entrepreneurship. Obtaining loans enables women to participate in entrepreneurial activities, providing them with income and enhancing their self-esteem and decision-making skills. Furthermore, the SHG model creates a supportive environment where women can collectively access financial resources, exchange knowledge, and encourage one another in their entrepreneurial endeavors.

“And they also take loans for entrepreneurship I forgot to mention!” (01:05:20, quoted by Book Author)

According to Brown et al. (2022), seasonal loans are financial resources that are provided to women in SHGs to address specific financial needs that arise during certain times of the year. These loans are typically linked to agricultural cycles or seasonal demands in dairy production. For instance, women may require seasonal loans to purchase livestock feed during critical periods or to invest in other resources necessary for dairy farming when demand is high. The availability of these loans enables women to effectively manage their cash flow and ensure that they can meet the needs of their dairy operations and household expenses during peak seasons.

“If there are a natural disaster, if their house get damage, they want to take loan for that. They want to take loan for various reasons and different quarters of the year. May, June, July they take loan for agriculture reasons, if they didn’t sell the goods at price they expect, and the market prices fall for that. June and July they take loan for their children education too. Very reasons can come each quarter”. (01:02:33, quoted by Book Author)

The necessity of education on the significance and consequences of taking loans cannot be overstated. As per Reno et al. (2024), it is imperative to conduct awareness sessions to inform women about the reasons for borrowing and the advantages of effective financial management. Research indicates that many women entrepreneurs need to gain knowledge of financial matters, such as loan management and the potential benefits of accessing credit for their businesses. Ramesh (2023) also underscores the importance of these sessions, as they can aid women in recognizing various financial opportunities through SHGs and utilizing loans effectively for personal and economic growth. Nayak et al. (2020) further emphasize the need for awareness sessions to educate women about loan responsibilities. It suggests that self-help-promoting institutions should ensure SHG members are well-informed about loan details, including interest rates, repayment schedules, and the benefits of using loans for income-generating activities.

“... with the study of N.B. Trust. They observed the many reasons why they take a loan. In the beginning was do you want to spend any money for their children's wedding or daughter's wedding, they want to buy gifts for other

people. They want to go shopping for the wedding and they want to build their house or refurbish their house. So, for some of the reasons, they did awareness sessions about: why should you take long? So, one of the reasons is instead of spending money on wedding you should spend the money on their education. So, it's like that. And you shouldn't pay for extravagant gifts to other people's wedding. You shouldn't take loans for that, but you can do it for productive things ...because depending on how it's needed for you, what is important, so it's fine. When she started kind of taking loan, because was too hard for her family to take a loan. Her family took the loan through SHG. So, previously because she didn't earn any money, she didn't have a saying in her house or any decision-making thing also because she is not used to taking that money. Now she takes a loan for certain reasons. If she takes a loan, for example.... Which crops should grow in their agricultural land. Now, because they take loan in her name, she gets to say what should be. Because she can provide the money.” (19:40, quoted by Book Author)

The quote above shows that conducting awareness sessions within SHGs is crucial for imparting knowledge on prudent loan utilization. These sessions divert attention from non-essential expenditures, such as luxurious wedding presents, towards advantageous investments like education and home improvements. Participating in these sessions enhances members' financial decision-making skills, granting them greater control over household finances, fostering personal empowerment, and influencing family decisions.

h) Digitalization and Innovation

“Maharashtra is one of the prosperous states, and people from the other states of India who are less prosperous came here in search of livelihood and education because Pune is also well known for education. A lot of people come here and stay in slum areas because they don't have the money for their livelihood. They stay there in small places, and they manage to pay their bills. Somehow, they managed to get their livelihood in Pune. But because of illiteracy and the absence of education, they don't get that much amount of money. That is also the absence of digital literacy - what we do is digitally literate them. The objective of this program is to provide digital literacy to at

least one person in the families in these communities. Also, bring awareness about digital literacy, what we can do with the help of digital literacy, and how we can make their lives simple, how we can simplify their lives. (...) This is how mobilization is done: we take the set up there, we teach them the basics of computers, and the mobile literacy is there because they don't know how to open the mobile. They just use it for communication on WhatsApp, messaging, or watching videos. The usage is very strict there, so we teach them how to make these devices and applications to use properly for daily things: how to make payments and how to use them to purchase things. We also teach them cybersecurity. (00:11, quoted by DLP)

The following narrative underscores the importance of digital literacy programs in improving the living conditions of individuals living in slum areas of Pune. Despite moving to the city for better opportunities, these individuals are constrained by their lack of digital skills, which limits their potential. These programs aim to enhance their proficiency in computer usage, mobile devices, and online services, enabling them to better manage their finances, access services more efficiently, and improve their overall quality of life. Moreover, this digital empowerment simplifies daily tasks and opens up new avenues for education, employment, and economic growth.

“(...) Foundation has digital literacy and financial literacy projects. They have two mobile buses which contain two ATM machines. They go village to village to teach them to do. They do financial literacy and show them how to operate them. (...) If you cannot come to the bank is okay, bank comes to you.” (01:04:14, quoted by the Founder B&F)

Innovative approaches, such as equipping motorized buses with automated teller machine (ATMs), demonstrate how financial and digital literacy can be extended to remote communities. By bringing banking services to rural areas, these initiatives address the challenges posed by physical distance and limited access to financial institutions. This mobile outreach program aims to educate individuals on using digital banking resources and managing their finances effectively, enhancing their financial inclusion and digital proficiency.

The study by Demirgüç-Kunt et al. (2018) investigates the government policies implemented in India to enhance financial inclusion and support vulnerable populations. This discusses how digital payments can enhance financial inclusion. The Indian government launched direct cash transfer schemes to help low-income households affected by the pandemic. This policy aimed to provide immediate financial relief and is referred to in the context of government-to-person payments. Emphasizing the promotion of digital payment systems facilitated the distribution of benefits and wages, reducing the need for cash transactions. Furthermore, the Emergency Credit Line Guarantee Scheme provided credit support to small businesses and individuals, helping them manage cash flow during the economic downturn caused by the pandemic. The study sheds light on the impact of these policies on financial resilience throughout the paper.

While the researcher was in Pune, she visited an ATM and found out that a finger biometric identification was necessary to withdraw cash (see Appendix B, Picture 11).

In 2009, India commenced implementing the Aadhaar program, a nationwide identification system that employs finger biometric identification. The primary objective of this program is to offer every individual residing in India a distinct 12-digit identification number connected to their registered biometric data, including iris scans and fingerprints (Fluri et al., 2015). This endeavor, led by the Unique Identification Authority of India (UIDAI), has played a pivotal role in creating an extensive biometric database for residents, enabling secure and reliable identification for many services and benefits (Ghosh, 2017).

The use of fingerprint-based biometric identification in the Aadhaar system has helped to streamline the provision of government services and the distribution of benefits, resulting in increased financial inclusion and enhanced efficiency in welfare programs. India has effectively utilized biometric technology to unlock the "JAM trinity" – Jan Dhan Yojana, Aadhaar card, and mobile number – contributing to inclusive growth and improved service delivery (Nair & Eskici, 2023).

The Aadhaar program emphasizes the significance of biometric identification in ensuring secure and convenient access to essential services, showcasing the critical function that biometric technologies serve in bolstering identity verification and promoting digital public services. India's widespread use of finger biometric identification exemplifies the country's commitment to leveraging technological progress for the benefit of its citizens, fostering financial inclusion, and enhancing governance via the implementation of secure and trustworthy identification systems (Fluri et al., 2015; Ghosh, 2017; Nair & Eskici, 2023).

i) Cultural Beliefs and Traditions

“In the communities, some of the women by their families are not allowed to be much time outside the house. They don't have to much time to leave the house. They are allowed to go outside the house to do certain jobs such feeling water, buy something in the market...So for the necessities of the house they go out. To buying something for the day, take children from school, wait for them. The men are the ones that go outside for a work.” (04:06, quoted by WEP)

The text emphasizes the obstacles that customary gender roles and cultural practices pose to women's ability to participate in activities beyond the home. Women in these societies typically confront limitations in their actions. They are not permitted to venture outside the house for extended periods, diminishing their access to broader opportunities and financial activities. These cultural norms perpetuate conventional roles and responsibilities, restricting women's ability to engage in public and economic life actively.

The findings align with Kumar's (2024) argument that cultural norms and societal expectations can restrict women's mobility and independence and impede their ability to access financial institutions, including banks. Also N. Kumar et al. (2019) revealed that belonging to SHGs positively impacts women's mobility, including their ability to move around freely outside their homes. The study indicated that being a member of an SHG is associated with a higher likelihood that women do not need permission from their husbands or other family members to attend meetings or participate in community activities. This

increased independence is a vital outcome of joining an SHG, as it enables women to play a more active role in public life and decision-making processes without any constraints.

According to Mahato et al.'s (2023) research, empowered women frequently challenge traditional gender roles and societal norms. By advocating for their rights and striving for their goals, they can help change societal attitudes and beliefs about women's roles in the home and the broader community. As per quoted:

“You know, in India potentially, I would say, generally even if women were working, not in the new generation. I have a daughter who is 24, now working for two years now. She has her own account and I know that from now onwards, it's her account. It will not be like... she will help her husband or her family. Definitely, it's not like that but if her husband says, I want the money and you have to give me, she will say “why I have to give”, she will ask those things. (...)Yes, this is changing at least at certain class, the class with educated been educated for two or three generations. It is changing. But before that, even for me, if you ask when I started working, I had my own account. Before that, I did not have my own account. (...) It was always joining account. I started working and my daughter was in the ten center. I did not, imagine! It never occurred to me that I need my own account. Why I do get a new, a different account like that for what? (ladies in the room start to talk). We are not totally dependent, but still, we are dependent. That is how mentality works. And that mentality is more and less suppress or, how can I say, strongly in the rural areas, where they are deprived of money.” (23:25, quoted by WEP)

The coordinator of the Women Empowerment Program highlighted the evolving gender roles and financial independence among Indian women. This shift is particularly evident among educated and affluent women asserting financial autonomy, moving away from traditional joint accounts and male financial control. The speaker noted that while urban and educated areas have made progress, traditional attitudes and financial dependency persist in rural regions, signifying both the advancement and ongoing challenges in women's empowerment. As per Kulkarni & Vasant (2021) research demonstrates that young women

are frequently excluded from financial services at a higher rate than men. This disparity can be attributed to deeply ingrained socio-cultural norms and biases prioritizing male access to financial resources. Nevertheless, the quote by WEP above proves that this mindset is changing.

“So basically, what she did was running a campaign to encourage women to create self-help groups, and then she did was to financially educate women. Because they used to think that if there's a deposit, certain amount of money, if there is a man, but the lady officer who is working and there is a guy next time, they used to think their money ran away with that woman. That doesn't happen in a bank, right? They really need financial education. So, they have provided the financial education, encourage women to open their own banking accounts to let them know how it a bank works.” (04:28, quoted by Book Author)

The campaign aimed to enhance women's financial literacy and promote self-help groups, debunking banking myths such as the fear of bank employees taking their money. It encouraged women to open accounts and understand banking operations. The campaign connected to cultural beliefs and customs by challenging traditional gender roles that deprioritize financial literacy for women, resulting in a lack of knowledge about banking and finance. It provided direct financial education, empowering women and encouraging account openings. Addressing institutional mistrust, particularly in male-dominated fields, the campaign directly educated women, challenging the notion that men are the sole reliable financial agents. Emphasizing self-help groups aligned with cultural traditions of communal support and shared learning, leveraging existing cultural structures to foster new knowledge and behaviors.

The finding align with Nayak et al. (2020) research, women typically display greater facility and reduced reluctance while interacting with female bank officials as opposed to their male counterparts. This preference stems from cultural and social factors, wherein women frequently feel more comfortable discussing financial matters and personal situations with other women. The presence of male bank officials may evoke a sense of unease or hesitation

among women, which could hinder their inclination to seek financial services or assistance. Implementing gender-sensitive approaches in banking and financial services is highlighted, especially when women are the primary recipients of self-help group (SHG) benefits. Allowing women to interact with female bank representatives can facilitate better communication and support, ultimately leading to increased involvement with financial institutions.

Researchers such as Nayak et al. (2020) and Shilpa et al. (2021) investigate the matter of women's autonomy within SHGs, emphasizing the fact that numerous women require their husbands' approval to participate in SHG activities. This issue reflects a broader socio-cultural challenge wherein male family members typically control financial decisions and the utilization of loans obtained by women from SHGs. As a result, even when women secure loans in their own names, the authority to make decisions often rests with their husbands or other male relatives. This dynamic can impede women's empowerment and their active engagement in SHG activities, as they may feel constrained by the need for their husbands' permission. Furthermore, the article suggests that their husbands' support and authorization can significantly influence women's participation in SHGs. The lack of cooperation from family members, particularly husbands, represents a challenge women face in SHGs, indicating that they may require their husbands' consent or encouragement to participate in SHG activities, which can impact their ability to engage actively and benefit fully from the group.

“Her husband used to say that you are not going to go. I'm not going to send you anywhere. However, you want to do, do it at home. Even she didn't know how to go to shop and talk to those people, how to buy pins like that.” (13:44, quoted by WEP)

“In the communities, some of the women by their families are not allowed to be much time outside the house. They don't have to much time to leave the house. They are allowed to go outside the house to do certain jobs such feeling water, buy something in the market...So for the necessities of the house they go out. To buying something for the day, take children from school, wait for

them. The men are the ones that go outside for a work.” (04:06, quoted by WEP)

The quote above demonstrates how societal norms and cultural expectations limit women's independence and often restrict them to specific tasks, such as collecting water, purchasing necessities, or transporting children to school. These norms perpetuate conventional gender roles, where men engage in occupations beyond the household, while women manage domestic duties.

“She told me what those women do for their livelihoods; they work in other people's houses but don't tell their families about all the work. Because if they disclose, they take the money. They don't tell them the truth because the money they are making is for savings. And at least for one job, they can save the money.” (2:18, quoted by FLP)

The quote highlights the predicament some women face in secretly earning a living to avoid their families seizing their income, which would leave them without financial resources. This situation underscores the lack of financial independence for these women, who must conceal their earnings to save money and achieve financial autonomy.

According to Reno et al. (2024), societal norms typically hinder the involvement of women in economic pursuits. Female entrepreneurs may fail to capitalize on market prospects due to their restricted understanding of market trends and consumer preferences, diminishing their capacity for innovation, fulfilling market demands, and ultimately impacting their competitiveness. The research emphasizes that the inadequate levels of education and literacy among numerous female entrepreneurs contribute to their inadequacy in market knowledge. This educational disparity impedes their ability to access and comprehend market information, further confining their business potential. Fazalbhoy & Gochhait (2022) also acknowledge that education presents a significant obstacle for women entrepreneurs, as their lack of educational background and exposure impairs their capacity to seize the full potential of the government programs and support mechanisms designed for them. Despite this constraint, examining women entrepreneurs continues to hold relevance and value.

The research conducted by Thampi et al.(2015) revealed ethnic orientation holds great significance in the Indian context. This social, ethnic, or caste-based orientation serves as a defining characteristic that grants individuals a unique social and cultural identity. However, the findings of this study suggest the opposite in all interviews conducted, as the unanimous response was that ethnic orientation does not influence perception or actions in SHGs. As an example:

“So, women from SHG come from different religions also various castes. But it doesn't change anything. It doesn't matter is what she is saying. Because they live in the same communities they know each other, they know where everyone lives. So, it doesn't matter.” (59:33, quoted by Participant of WEP at Seva, /former SHG)

Lastly, Ramesh’s (2023) observations reveal how Indian society demonstrates resilience in various ways. For instance, community backing is evident in establishing SHGs, built on mutual support among women, showcasing the potency of social networks in Indian culture. Additionally, women participating in SHGs confront challenges such as economic setbacks and scarce resources, yet they adapt and overcome these obstacles through collaborative actions. Women's empowerment in SHGs exemplifies cultural resilience as they unite to confront common problems, pool resources, and foster cooperation. Moreover, SHGs emphasize collective decision-making and community engagement, reflecting cultural values that encourage cooperation and solidarity, essential for resilience.

Our findings also aligns with Rames’s study as per quote:

“They don't earn so much money to manage saving but resilience, obvious in Indian people is very resilience to adverse situations. I think that compared to other countries; we are illiterate but more resilient to adverse situations. Our culture is responsible for that. In claim to Indian culture, we have that resilience. They used to manage with the help of friends and relatives who brought them to the cities; they used to manage adversities, diseases, or financial crises.” (20:24, quoted by DLP)

Indians, despite lower wages and education levels compared to some countries, demonstrate notable resilience influenced by cultural beliefs and traditions. Indian culture emphasizes community support and coping strategies during tough times, as seeking help from friends and family. This cultural framework, valuing family ties, community support, and shared values, fosters collective resilience. Such traditions promote close-knit relationships and mutual aid, helping individuals better manage challenges like financial struggles and health crises. This supportive network enables people to endure and overcome hardships effectively.

j) Barriers/ System Reluctance

The study's results are consistent with Kumar's (2024) findings, which showed that numerous women, especially those living in rural areas, may not have the necessary identification documents or proof of address to open a bank account. This lack of documentation can significantly hinder their ability to access banking service. Our findings align with the study by Kumar, as cited:

“(...) In this project women stay aware that they need certain type of documentation, Aadhar, Pan card...because one day if you need to take any government scheme is that you need a certain type of documentation. So, most of the time they don't have this documentation because of that, they cannot go into the subsidies for the government, so they should be updated in this area. That's why they're encouraging women to have their documentation this year. So sometimes these women have ID card, but the signature has different names in different documents, so they need to keep the same. Sometimes they are married for 15, 16 years, and they don't have marriage registration. So, they need to have that. If the woman is a single parent. She's a widow. She needs to have the husband dead certificate or if that woman is a single parent, she needs to have the certification for that. And they can take advantage of these schemes, which are given by government, but they can't take benefit of it because their documentation is a little bit lacking. So, they are they are making

sure that each woman has her documentation clear so she can get the benefits of these schemes.” (35:27, quoted by Book Author)

The statement highlights women's challenges due to inadequate or inconsistent documentation, like Aadhar cards, PAN cards¹⁰, or marriage certificates, which impede access to government subsidies and schemes. It urges women to ensure their documents are accurate and current for eligibility. The statement reveals systemic obstacles tied to bureaucratic procedures and documentation needs, restricting access to services and benefits due to personal record issues. The system's reluctance to accommodate discrepancies or incomplete documentation exacerbates the problem. Emphasizing precise and consistent documentation, the statement illustrates how bureaucratic barriers limit governmental support access, stressing the need to address these barriers for better accessibility and fairness.

Following Kumar's (2024) research findings, there may be latent biases present in the banking sector that could impede women's access to financial services. These biases can be discriminatory practices or the absence of customized services catering to women's specific requirements. Moreover, in rural areas, the scarcity of physical bank branches can pose a significant challenge for women accessing banking facilities. Consequently, this geographical barrier may hinder their ability to open accounts or utilize other banking services. Our findings meet the Kumar's study as per quoted:

“What she explained to me was, her main challenge was on no matter how many awareness sessions they had, the women were not convinced to open the banking account. That was the biggest challenge. They keep on telling women to open the account and they finally open the account. That is one village quite poorly where there was no bank. Because of everybody going to do the savings (women), the bank opened the branch there.” (30:22, quotes by Book Author)

¹⁰ According to the paper, a Permanent Account Number (PAN) card is a crucial identification document in India that primarily serves as a means of tax identification. The Income Tax Department issues this card, which is used to monitor financial transactions and ensure that individuals comply with tax regulations (Kulkarni & Vasant, 2021).

“They also do a door-to-door survey for the women who live far away to collect money and everything. They don’t have to go to the bank, if the bank is 10Km away, I don’t need to travel to the bank because bank will travel to me, bank will reach me on my doorstep. For the past two years they started this. Many accounts were open because of this, previously, they didn’t have a bank account. Women wanted to open bank accounts, but they can’t, they have work. And because they are daily workers on the farms, they cannot travel 10 km to open a bank account. There are more inclined to save money if the bank reaches her. They are incentivised to do savings. ” (01:40:19, quoted by Founder B&F)

The challenges women face in establishing and using bank accounts are underscored in the above statements. Despite extensive awareness campaigns, persuading women to open bank accounts remains difficult, especially in areas lacking a local branch. The opening of a new branch in a village became feasible only after many women started saving money. To support women who live far away or cannot travel due to work, banks have introduced door-to-door services to collect money and open accounts, thereby making banking more accessible for daily workers. These statements highlight structural barriers women encounter, such as the absence of local branches and daily labor demands. Reluctance to open bank accounts often stems from logistical issues, like the distance to the nearest bank and work commitments. Door-to-door banking services mitigate some of these obstacles by making banking more convenient, particularly for women previously unable to access accounts due to distance and time constraints. This approach shows how addressing systemic reluctance and logistical barriers can promote financial inclusion and savings among women in these communities.

As Nayak et al. (2020) mentioned, the need for more banking infrastructure, such as small bank branches, presents obstacles for SHG members in accessing financial services in rural regions. The geographic distance often causes difficulty in obtaining loans, making repayments, and efficiently handling financial dealings. As per Dar et al. (2023), individuals living far away from banks may encounter significant difficulties accessing the Direct Benefit Transfer (DBT) system. This issue is especially relevant for women beneficiaries

and marginalized groups, as it emphasizes the barriers they confront in obtaining banking services and may impede their ability to receive cash entitlements. It is worth mentioning that other factors, such as a need for more financial literacy and awareness of available schemes, can also contribute to these individuals being deprived of their benefits.

“They don't have that even freedom to go out of the house many times. How our culture works is women don't go out much. They can go in the area. She didn't come at different times. They have to be home. There is a lot of work.” (02:47, quoted by WEP)

“In the communities, some of the women by their families are not allowed to be much time outside the house. They don't have to much time to leave the house. They are allowed to go outside the house to do certain jobs such feeling water, buy something in the market...So for the necessities of the house they go out. To buying something for the day, take children from school, wait for them. The men are the ones that go outside for a work.” (04:06, quoted by WEP)

The quote discusses how cultural norms in certain communities restrict women's freedom to leave their homes. Women are confined by traditional roles, limiting their outside activities to essential tasks like fetching water, shopping for necessities, or attending to children's needs, while men typically leave for work. These norms highlight significant cultural barriers that restrict women's mobility and participation outside the home, fostering a systemic reluctance to change. Consequently, these practices limit women's employment, education, and personal development opportunities, illustrating how entrenched traditions impede progress and perpetuate gender inequality.

These findings follow to Kumar's Leelavathi & Kumar (2023) research, cultural and social barriers, as well as the need to balance family responsibilities, can impede women's entrepreneurial endeavors. Women's entrepreneurship is often hindered by societal norms and gender roles, which restrict their mobility and limit their opportunities. Moreover, women are traditionally responsible for household chores and caregiving, which can divert

their attention and energy from their businesses, affecting their ability to engage in entrepreneurial activities fully.

Haridh's (2022) research on the obstacles facing financial inclusion through FinTech in India has uncovered essential findings. The research uncovered substantial language obstacles that obstruct FinTech utilization and restrict financial inclusion for those who do not speak major global languages, thereby negatively impacting India's economic growth by limiting access to financial services. Per the survey, a striking 87.5% of financial executives believe that language barriers diminish FinTech's efficiency in extending financial services. The study suggests creating voice detection applications for local language translation to bridge communication gaps and enhance financial literacy. Additional research with larger sample sizes and in other multilingual countries is deemed necessary to achieve a comprehensive understanding and effective solutions. Our research also uncovered the same obstacle as mentioned in the quoted statement:

“Previously they used a form, and all it used to be in English. So now the N.B. Trust made efforts to let them know that they should be in two languages English and Marathi, which are their original languages.” (06:11, quoted by Book Author)

N.B. Trust modified the provision of forms to include both English and Marathi. Initially, forms were only in English, posing challenges for non-English speakers. To resolve this, N.B. Trust made forms available in both languages, better meeting community needs. This highlights significant issues of language and accessibility. The exclusive use of English in official forms created barriers for non-English speakers, limiting their access to services and information. By introducing bilingual forms, N.B. Trust has addressed this issue, enhancing accessibility and comprehension for the native population. This change aims to break language barriers, promote inclusivity, and foster greater community engagement and participation.

C. V. V. Kumar (2024) and Nayak et al. (2020) researchers indicate that a scarcity of technological familiarity and literacy among women frequently dissuades them from using

automated teller machines (ATMs). This need for more literacy, especially in rural regions, impedes their access to banking services, resulting in a sense of insecurity and a reluctance to take charge of their financial affairs independently. Ultimately, this hinders their financial inclusion and empowerment.

“... I was helping them use the ATM...even to get a printer they don't know. They get the passbook, but they don't even know how to print it. But they are learning, they have to . Some woman gave me her card and told me her pin number, I used to tell them “don't tell other people” (...) They are afraid of the machine because takes money”. (10:46, quoted by Group II)

The passage highlights the challenges some individuals, especially women, face with contemporary banking technologies such as ATMs and printers. These individuals often struggle with operating these devices, including printing a passbook or navigating an ATM. Some women may inadvertently share their personal identification numbers (PINs) due to a lack of understanding about security, and there is a general reluctance to use machines for financial transactions. This quote underscores significant barriers in technological proficiency and financial literacy. The hesitation to use ATMs and insufficient knowledge of basic banking operations reflect a broader aversion to modern financial tools, stemming from unfamiliarity and fear of potential loss. This reluctance may restrict women from fully participating in the formal banking system, limiting their financial autonomy and access to services. Implementing targeted education and training programs can help foster confidence and competence in using banking technologies, promoting greater financial inclusivity.

Bhatia & Singh (2019) emphasized several digital obstacles that impede women's financial inclusion and empowerment. Women frequently need smartphones, computers, or internet access, which is crucial for engaging in digital financial services. Access is needed to ensure their participation in the digital economy. Additionally, societal norms and cultural attitudes frequently restrict women's mobility and technology interaction, limiting their opportunities to learn about and utilize digital financial services. Moreover, women may doubt the security and dependability of digital financial platforms, grappling with concerns about fraud and privacy, which further discourages their adoption of these solutions.

“Online banking is not so prevalent in these communities because they have a lot of apprehensions because of the scarcity of money. They are apprehensive to keep the money in the bank. Recently, online banks also – these are safer where you can save money, online banking is also safe. A lot of frauds, things that are taking place, and they keep listening about these frauds, so they think that we don’t have knowledge about this, and we are not literate about these things; they have apprehension that their money gets stolen. Or “If I want to keep my money safe, I shouldn’t be using these digital means.” There are some apprehensions, and they do not use these digital means on a daily basis that they could do for livelihood. These are the apprehensions.” (00:11, quoted by DLP)

“Yes, they have bank accounts, but they don't like to use that, so they are hesitant to use that account. They're unwilling to go to the bank, fill out the forms...” (07:14, quoted by FLP)

Certain communities doubt digital and online banking due to security concerns and unfamiliarity with technology. They fear fraud and monetary safety, leading to reluctance in digital banking. Even with bank accounts, these individuals often avoid using them or visiting banks. This highlights issues of digital literacy and trust in financial systems. The hesitance towards online banking and bank account use reflects a broader resistance to digital financial solutions. Fear and past fraud experiences exacerbate this mistrust, creating barriers to accessing modern banking benefits. Addressing these issues requires education and improved security measures to encourage broader digital banking adoption.

“(...) Their problem is they can stitch, but they cannot go and market their own products. Market, they don’t know how to market.” (02:47, quoted by WEP)

The quote underscores the challenge faced by some women who, despite their ability to create items like stitching, lack the knowledge and skills to market and sell their products.

Their difficulty lies not in production but in effectively promoting and reaching potential customers. This issue highlights the obstacles related to marketing proficiency and market access. The women's inability to market their products stems from a lack of training, practical experience, or resources to sell their goods effectively. This systemic hindrance results in unbalanced skill development, where production skills are not matched by business or marketing skills. Addressing this requires providing education, tools, and platforms to help these women understand and access markets, enabling them to create products and build sustainable businesses.

This barrier was evident on Nayak et al. (2020), when mentioned that women involved in SHGs face significant marketing challenges despite possessing robust production capabilities. Many SHG members lack familiarity with potential marketplaces and connections with larger traders, which impedes their entrepreneurial ambitions and income-generating opportunities. The study's results highlight the importance of establishing support systems to help SHG members understand market dynamics, build trader networks, and develop effective marketing strategies. This could involve implementing training programs aimed at enhancing marketing skills and initiatives designed to bridge the gap between local producers and urban markets, ultimately strengthening their economic sustainability.

6. CONCLUSION

This study has illuminated the profound role of SHGs on women's empowerment in Maharashtra, focusing on the Pune region. Through a comprehensive analysis of both qualitative data, the research has demonstrated that SHGs play a pivotal role in transforming women's lives by providing them with crucial resources, fostering collective action, and promoting economic and personal growth.

The findings reveal that SHGs effectively enhance women's access to financial resources, improve their economic stability, and bolster their self-confidence and social status. Members of SHGs benefit from increased opportunities for skill development, leadership roles, and active participation in community affairs, which collectively contribute to their

empowerment. Moreover, the study highlights that while SHGs are instrumental in driving positive change, they also face challenges such as limited access to financial services, varying levels of group cohesion, and the need for sustained support and training.

Through SHGs, women can participate in decision-making processes, which enhances their social standing and promotes self-assurance, both of which are fundamental elements of empowerment. In addition, these groups offer access to credit, enabling women to start their businesses or invest in education and health, resulting in improved overall well-being for themselves and their families. Furthermore, SHGs are crucial in raising awareness about women's rights and concerns, fostering a supportive environment that motivates women to participate actively in social and economic activities. Achieving SDG 5, which aims to attain gender equality and empower all women and girls by 2030, aligns with collective empowerment.

The insights gained from this research underscore the importance of strengthening and expanding SHG initiatives to maximize their impact. Policy recommendations include enhancing access to credit and training, fostering greater collaboration between SHGs and government or non-governmental organizations, and addressing barriers that hinder group effectiveness. By implementing these recommendations, stakeholders can better support SHGs in their mission to empower women and facilitate sustainable development.

In conclusion, this study contributes to a deeper understanding of how grassroots organizations like SHGs can be leveraged to drive social change and empower women. The evidence suggests that SHGs are a powerful tool for promoting gender equality and improving the quality of life for women in Maharashtra. Continued research and support for such initiatives will be crucial in advancing the cause of women's empowerment and achieving broader developmental goals.

A European researcher who studied SHGs and women's empowerment in Maharashtra, India, faces various obstacles. It is essential to understand the local cultural and social context to prevent the misinterpretation of data. Language barriers may obstruct

communication with SHG members and local stakeholders, as many participants prefer regional languages, such as Marathi, even though English is widely spoken. Outsiders, especially those who have local connections or experience, may need help to gain access to SHGs and earn their trust. The support of Seva Sahayog Foundation underscores the importance of local assistance. Ethical research, such as obtaining informed consent and respecting cultural sensitivities, is more complicated in a cross-cultural setting. The researcher also had to adapt methodologies and standards to align with local practices and expectations, often requiring multiple revisions of the research script.

The primary constraint of the investigation was its limited generalizability, as the outcomes obtained from Pune might not be directly applicable to areas beyond Maharashtra. Therefore, future research should strive to comprise a more diverse sample from different regions to enhance the applicability of the results. In addition, the research process was subject to limitations related to the reliability and dependability of the data, as the information collected could be influenced by the researcher's personal experiences and biases. This could compromise the integrity and precision of the research outcomes, an inherent challenge in constructive research.

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8. Appendices

Appendix A - Informed Consent Document



Informed Consent Document from the study interviewee:

“Microfinance Institutions in the state of Maharashtra (India) and how they manage the local culture: How does local culture interfere with the effectiveness of microfinance institutions.”

Thank you very much in advance for taking the time to be part of this study!

You are invited to participate to this study due to your relationship with microfinance institutions. Furthermore, it is intended to give this study an Emic approach using contributions from Indian experts who provide insider perspectives rather than theoretical and neutral observer perspectives (Etic approach).

Isabel Maria Moura Vieira carries out this study, student number 173220004 of the Faculty of Human Sciences of the Portuguese Catholic Faculty - UCP (<https://www.ucp.pt/faculty-human-sciences>), within the scope of her master's thesis dissertation in Asian Studies (<https://fch.lisboa.ucp.pt/master-asian-studies>).

Procedure: If you agree to participate in this study, I ask you to be available for a 1-hour interview (approximately) on this topic. Please note that the interview will be audio recorded in order to facilitate the later analysis work and ensure the accuracy of the information reported. Any questions on this topic can be clarified before the interview. The interview will not cover any personal information topics. The discussion and the information shared during this interview are confidential and will only serve academic purposes. Even if the dissertation for which this interview is being requested is subject of scholarly publications, the anonymity of the interviewees will be safeguarded.

Voluntary nature of participation in the study: Your participation in this study is voluntary. Your decision to participate or not will be respected throughout the process. If, for example, you decide to discontinue your participation during the interview, you are free to do so.

Risks and benefits of participating in this study: Your participation is confidential. No information that could personally identify you will be included in the study. There is no previously identified conflict of interest or risk for the participants, and participation in this study does not change the position/relationship with the organization. The identified effects are linked to a better understanding of the role of local culture as a necessary element for the effectiveness of microfinance institutions.

Remuneration: No compensation will be given for participating in this study.

Privacy: Any information you provide will be treated confidentially. The researcher will keep the data protected for at least five years, as foreseen by most academics.

Contacts and Questions: You can now ask any question or doubt in response to this document. If you have further questions, you can contact the researcher by mobile phone at +41 77 276 44 10 or by email: s-immvieira@ucp.pt or isabel.moura.vieira@gmail.com.

To protect your privacy, signing this informed consent document is unnecessary. However, if you agree to participate, your participation as an interviewee will attest to your consent.

You may keep a copy of the informed consent document with you.

Once again, thank you so much for your time and help with this study. Your willingness to share your experiences will benefit countless researchers across the academic world seeking to improve the effectiveness of microfinance institutions.

Sincerely,
Isabel Moura Vieira



Isabel Moura Vieira
Master's Student Researcher
Faculdade de Ciências Humanas de Lisboa
UCP – Universidade Católica Portuguesa
<https://www.ucp.pt/faculty-human-sciences>
<https://www.linkedin.com/in/isabelmouravieira/>

Appendix B – Pictures



Picture 1 – Office Seva Sahayog Foundation, Pune



Picture 2 – Office Seva Sahayog Foundation, Pune



Picture 3 - WEP Coordinator (Interview)



Picture 4 - Book Author (Interview)



Picture 5 - Group I & II (Interviews)



Picture 6 - Participant of Women Empowerment at Seva Sahayog Foundation and former member of an SHG (Interview)

दिनांक	बचत जमा	एकूण बचत	घोसलेले अर्थसहाय्य	अर्थसहाय्य परत केळ	येणे बाकी	आर्थिक सेवा शुल्क	बँक	इतर	जानवीची जमा	जानवीची जमा	जानवीची जमा	घराने घेतलेली बचत सेवा शु.	संशोधन राही
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एप्रिल													
मे													
जून													
जुलै													
ऑगस्ट													
सप्टें													
ऑक्टो	२०००	२०००	२०००	२०००	२०००								
नोव्हें	२०००	२०००											
डिसेंबर	२०००	२०००	२०००	२०००	२०००								
जाने	२०००	२०००	२०००	२०००	२०००								
फेब्रु	२०००	२०००	२०००	२०००	२०००								
मार्च	२०००	२०००											
एकूण													

Picture 7 - Passbook of a SHG



Picture 8 - Sewing worker at WEP Center



Picture 9 - Sewing worker at WEP Center



Picture 10 - Digital India



Picture 11 - Biometric Identification at ATM



Picture 12 - Seva Sahayog Foundation Office, Pune



Picture 13 - Seva Sahayog Foundation Office, Pune



Picture 14 - Farewell party on the Researcher's last day in Pune, Seva Sahayog Foundation Office



Picture 15 – The core team at Seva Sahayog Foundation who made this research possible (from right to left: Shailesh Ghatpande; Vaidehi Yadwad; Researcher; Devika Sardeshpande & Vinnet Kondrikar)

Appendix C – Interview Scripts

Questions (Interview Script) – Financial Institutions

Why did you choose this career? What were your motivations?

What skills do you think are necessary to start this career?

Did you do any specific training? (If not, which one do you think would be needed)

How do you describe the microcredit process?

What are the strengths and weaknesses of the program?

Since you started, how has the process evolved?

Were there any challenges you faced? Which ones?

In your opinion, what can be improved?

Is your program dependent on donors?

Does your program incorporate social performance aspects?

How can MFIs be sustainable?

Is the program available digitally (website, app, phone)?

Are you motivated by the program?

Do microloans target the poor?

Is social mobility possible (from extreme to moderate poverty)?

Following your experience, how do the borrowers perceive the process?

What do borrowers think about money?

What is the main reason for taking a small loan?

What are the requisites for taking a microloan?

What documentation is necessary?

Are borrowers account owners or unbanked?

What is the literacy level of the borrowers?

What is the predominant gender of borrowers?

Has their income increased (financial inclusion)?

Do borrowers pay installments on time? (Tradition and honor)

In the borrower's households, are more children attending school?

Have housing conditions improved?

Are they able to afford health care?

Do you feel the borrowers trust the process? Are they bringing peers?

Do you think the borrowers have a sense of collectivism that builds social networks and promotes reciprocity? (Sense of mutual help)

How do borrowers manage financial stress? (family; work; savings; borrow) (Tolerance to uncertainty)

What are the worries of the borrowers? (old living; school fees; illness; monthly bills and expenses)

Do you know if, in addition to this program, borrowers go to other sources of credit? (moneylenders)

What social/health and safety/environmental issues are your clients confronted with?

Considering that the program is available in a digital way and the borrowers have cell phones, do you know if the borrowers use digitalization? If not, why.

What type of orientation do borrowers subscribe to? Are they pragmatic (long-term oriented)? Or are they normative (short-term oriented)?

Do you think ethnic orientation (religion & caste) influences the perception of the program? If so, how?

Do you know if this process model could be used outside Pune? (What are the differences from other regions?)

Questions (Interview Script) – Ladies from SHGs

Why did you join the SHG?

What are the requirements to join the SHG?

What documentation is necessary?

Do you have a bank account? Do you know if your group peers have one?

Were any challenges you faced? Which ones?

How do you describe the process? How does it work?

Are you motivated by the program? Do you trust the process?

Are you bringing peers to join the group?

In your opinion, what can be improved?

Is the program available digitally (website, app, phone)?

Do your peers pay installments on time? (Tradition and honor)

Do you have some group meetings to make the payments, or how does it work?

What is the main reason for taking a small loan?

Has your income increased (financial inclusion)?

Since you joined the group, are more children attending school in your house?

Have housing conditions improved?

Are they able to afford health care?

Do you know if, in addition to this program, borrowers go to other sources of credit? (moneylenders)

What is the literacy level of the borrowers?

What is the predominant gender of borrowers?

Do you feel a sense of collectivism inside the group? (Sense of mutual help)

How do borrowers manage financial stress? (Tolerance to uncertainty)

What type of orientation does the group have? Are they pragmatic (long-term oriented)? Or are they normative (short-term oriented)?

Do you think ethnic orientation (religion & caste) influences the perception of the program?

Questions (Interview Script) – Ladies from Seva Programs

Why did you choose to work with Seva? What were your motivations?

What skills do you think are necessary to start this career?

Did you do any specific training? (If not, which one do you think would be needed)

Since you started, how has the process evolved?

Were there any challenges you faced? Which ones?

What are the strengths and weaknesses of the program?
Are your program dependent on donors?
In your opinion, what can be improved?
Is the program available digitally (website, app, phone)?
What is the main reason for people joining this program?
Are there some requirements for joining the program?
What documentation is necessary?
Do you know if they need to borrow money to join the program?
Do you know if the people joining the program are account owners or unbanked?
Since they joined the program, has their income increased (financial inclusion)?
Are more children attending school?
Have housing conditions improved?
Are they able to afford health care?
Following your experience, how do they perceive the process?
What social/health and safety/environmental issues are they confronted with?
What is the literacy level of the people in the program?
What is the predominant gender?
Considering that the program is available in a digital way and the borrowers have cell phones, do you know if the borrowers use digitalization? If not, why.
Do you feel they trust the process? Are they bringing peers?
Do you feel a sense of collectivism inside the group? (Sense of mutual help)
Do you think they are committed to the program? Do they follow their responsibilities on time?
Do you know how do borrowers manage financial stress? (Tolerance to uncertainty) What are their worries? (old life, monthly bills, school fees)
What type of orientation do they have? Are they pragmatic (long-term oriented)? Or are they normative (short-term oriented)?
Do you think ethnic orientation (religion & caste) influences the perception of the program? If so, how?
Do you know if this process model could be used outside Pune? (What are the differences from other regions?)

Appendix D – Interview Transcripts

1. Financial Literacy Program from Seva Sahayog Foundation (FIP, Seva)

Interview transcript of Coordinator of Financial Literacy Program (FLP)_R2023-01-16-04-56-08.WAV

The interview was conducted in Marathi and translated into English with the help of an interpreter in the Seva Sahayog Foundation office in Pune, India. The interpreter was necessary because the FLP coordinator was more comfortable responding in Marathi, although she could communicate in English.

April 6th, 2023

This interview was not initially recorded using a tape recorder, as it started as an informal conversation while drinking milk tea at Seva's facilities. However, at some point during the interview, a researcher decided to locate a recorder.

- Interpreter 00:05 In the future, they need to have some savings. Now they're realizing,
Interviewer 00:11 **Yes, because I also read that the participants are not familiar with saving concepts and want to have some return soon. For example, they want to see they are saving, but they can use it for something they don't want to keep the money in the bank without doing anything. So, I read that when women have savings, they use them to improve their education at home, according to the needs of their households. And, compared to if men have savings or an increase in their salaries, they usually just put the money in the sons and go out or don't improve the conditions of the family. When the women started saving money, they were more concerned with sending their daughters to school, planning to increase household conditions, and even starting small businesses. Is that true?**
(Speaking Marathi)
- FLP 01:33 Yes, this is true. Is correct.
(Speaking Marathi)
In the meantime, the coordinator from the Women Empowerment Program (WEP) arrives at the office and tells us that women do many things to earn money and put their kids in school. She says, "Come to WEP, and we will tell you stories about how women do things. For family education, and they do a lot of things to make money."
- Interpreter 02:18 She told me what those women do for their livelihoods; they work complete jobs in other people's houses but don't tell their families about all the work. Because if they disclose, they take the money. They don't tell them the truth because the money they are making is for savings. And at least for one job, they can save the money.
(Phone rings in the background and conversations in Marathi between office women)
- Interviewer 02:34 **Is this program only in Pune, or do you go to another region like Mumbai?**
(Speaking Marathi)
- Interpreter 02:49 Yes, she does in Mumbai too.
- Interviewer 02:53 **The women's questions are similar in both places, Pune and Mumbai. Or do they have different concerns?**
(Speaking Marathi)
- Interpreter 03:07 Very similar.
- Interviewer 03:15 **Do you believe that it would be possible to implement the same program in both places?**
(Speaking Marathi)
- Interpreter 03:38 She has sessions in urban slum communities, and their problems are different. There are other issues in those slums' rural slums communities. They go there and explain their concerns and issues.
- Interviewer 03:53 I'm asking whether these programs can be applied in different regions. The language may differ if a program makes sense in an area but is not applied to another region because of cultural differences. Still, the problem is that if the questions are the same, perhaps we can say it's possible through the same programs in other locations.
(Speaking Marathi)

She explained that the ladies for WEP and SHG could help me more in this regard.

Interviewer 05:03 **I am looking for the questions: those women in the program if they want to open an account, they have an I.D.? I read that they have a digital I.D. that was a government initiative, if I recall well, from 2014. They can do so if they want to open an account and start saving.**

FLP 05:35 Yes, ninety-five percent of women have the Aadhar Card, the digital I.D., because it's compensatory to give subsidies to give the government help or scholarships. So, it's compensatory to have that I.D. Most people have that I.D., at least in urban areas. I don't know about rural, but in urban areas, most women have means at least 15% of their bank accounts. At least 15% to 25% have their bank accounts.
(Speaking Marathi)

Interviewer 06:57 **So, regarding the I.D., they are covered, but I also read in a report that although most Indians have bank accounts, they don't use them because ...**

FLP 07:14 Yes, they have bank accounts, but they don't like to use that, so they are hesitant to use that account. They're unwilling to go to the bank, fill out the forms...

Interviewer 07:24 Do all the things, and in this part you can help them explain how the process works. **In your opinion, it's a complicated process, such as opening a banking account. They think it's easy for a person who doesn't have literacy; to those who cannot read, it's a complex process.**

FLP 07:50 It's not so difficult, but the compliance forms I.D. proves it's a lot of documentation...
(change to Marathi)

Interpreter 08:06 They don't like to go through all the trouble of reading and fill the documentation.

FLP 08:11 You just need to do it one time. At the time of opening the account, they just have to submit all their I.D. proofs, photographs, documents, and necessary signatures.

Interpreter 08:25 But it is just a one-time thing. Still, they don't want to go through all the trouble.

Interviewer 08:30 I am asking cause the other day, I was doing my SIM cards that were associated with a SIM card from an Indian friend, and it took more than an hour because I needed to take the picture, send the documentation, and a lot of steps although he was a client already. So, I don't know if opening a banking account, and maybe it's a huge process that takes longer.
(Speaking Marathi)

Interpreter 08:58 Sometimes, it takes a few days to open a bank account, usually three days.
(Speaking Marathi)

Interpreter 09:13 That process is harder in national banks but easier in cooperative banks.

Interviewer 09:24 **But why? It should be easier for the national, right?**

Interpreter 09:26 The national banks had many customers we had. It has The Cooperative Bank has fewer customers and can do it quickly.
(Speaking Marathi)

Interpreter 09:46 Do you know about **direct benefit transfer by the government?** It is a scheme where they link their Aadhaar card, mobile phone, and bank account. So, from that, many people who don't have bank accounts have to open them because they want to benefit from the government. That's also happened.

FLP 10:13 And accounting in nationalized bank accounts is compensated.

Interpreter	10:18	Yes, exactly. Before that, a basic balance was one rupee or something because there wasn't a benefit transfer. In the school, they can open benefit accounts because there are schemes like girls' education and everything ... (Phone rings in the background) (Speaking Marathi)
Interviewer	10:51	I thought there were some little shops where they could open their accounts connected to digital I.D. and smartphones. They don't need a banking account because they can go to the shop to make a transfer.
FLP	10:53	This is correct.
Interpreter	10:54	That is a digital wallet. (Speaking Marathi)
Interviewer	11:31	But is it different? (Speaking Marathi)
Interpreter	12:05	The government made a rule for 1.1 tax. So, significantly fewer people use digital wallets. Most people make transactions using their bank accounts, which connect with UPI, Gpay, Phone Pay, and Pay Apps. They are even more e reluctant to open their digital wallets and put their money into them.
FLP	12:34	I don't even have a digital wallet.
Interpreter	12:35	And I don't use it.
FLP	12:39	We don't use the digital wallet because it's easier for us to pay via UPI than other digital applications.
Interpreter	12:48	Which is linked to our bank account, and we have recorded it.
Interviewer	12:57	Like, yesterday we had food or on Tuk-tuk, you give a QRcode, and you can buy through Google Pay; you are not using a digital wallet.
FLP	13:03	Yes, we use Google Pay, Phone Pay, Bin
Interpreter	13:05	That is the one medium connected to a bank account. Through that medium, we make payments. Linked to a digital wallet, that's a different thing. So, it's like we are making payments using Google Pay or Amazon; that's the one thing connected to our bank account. The second thing is that we have an Amazon wallet, and we put money in it and make payments through it. That's a different thing.
FLP	13:44	UPI is an option to transfer money from the bank to another person. It is an alternative to a cheque; it's an option to transfer it via UPI. It's an intermedium.
Interviewer	14:07	Well, I think it is that. If I remember something else, I will ask again. This is the first interview.
FLP	14:13	Anytime.

2. Digital Literacy Program from Seva Sahayog Foundation (DLP, Seva)

Interview transcript of Coordinator of Digital Literacy Program (DLP)_R2023-01-16-08-25-11

The interview was conducted in English in Seva Sahayog Foundation office in Pune, India April 6th, 2023

Interviewer 00:00
DLP 00:11

How did this program start? What is the objective?

Maharashtra is one of the prosperous states, and people from the other states of India who are less prosperous came here in search of livelihood and education because Pune is also well known for education. A lot of people come here and stay in slum areas because they don't have the money for their livelihood. They stay there in small places, and they manage to pay their bills. Somehow, they managed to get their livelihood in Pune. But because of illiteracy and the absence of education, they don't get that much amount of money. That is also the absence of digital literacy - what we do is digitally literate them. The objective of this program is to provide digital literacy to at least one person in the families in these communities. Also, bring awareness about digital literacy, what we can do with the help of digital literacy, and how we can make their lives simple, how we can simplify their lives. These are the objectives, and this program is conducted on the community level. Previously, we didn't have any stationary labs to teach them; we used to have mobility set up. Every week, we carry a few laptops and other materials that are required for teaching them. We carry this setup to communities, and we use it to mobilize the students with the help of projects. We have been working in this community for 15 to 16 years, and with the help of other projects, we use it to mobilize students. Students mean women, the children that are studying at school, at college... or mostly they drop off there. Usually, we teach them computer literacy. This is how mobilization is done: we take the set up there, we teach them the basics of computers, and the mobile literacy is there because they don't know how to open the mobile. They just use it for communication on WhatsApp, messaging, or watching videos. The usage is very strict there, so we teach them how to make these devices and applications to use properly for daily things: how to make payments and how to use them to purchase things. We also teach them cybersecurity. Online banking is not so prevalent in these communities because they have a lot of apprehensions because of the scarcity of money. They are apprehensive to keep the money in the bank. Recently, online banks also – these are safer where you can save money, online banking is also safe. A lot of frauds, things that are taking place, and they keep listening about these frauds, so they think that we don't have knowledge about this, and we are not literate about these things; they have apprehension that their money gets stolen. Or "If I want to keep my money safe, I shouldn't be using these digital means." There are some apprehensions, and they do not use these digital means on a daily basis that they could do for livelihood. These are the apprehensions. We teach them computer literacy, cybersecurity, and online banking, which are the simple courses that we fill out in this program. After teaching them and conducting one bench in a community, we move the setup to another community. Before COVID-19, the literacy rate in rural areas was 70%, but it is now rising to 34%. These are the figures before...I think... two years and it now rising. In urban areas, the literacy level was 30% but there is still a lot of scope. Before COVID-19, online school was not prevalent, but

- after COVID-19, they started to take online classes and trainer training courses for teachers in Maharashtra. In rural areas, and any kind of online education. During the Covid, we taught the teachers around Maharashtra how to use the application in their teaching.
- Interviewer 06:35 **How did you manage if the students didn't have computers? They couldn't attend the classes, right?** I just remember that when COVID-19 started, one of the problems was regarding who didn't have a computer. Even in Portugal, we had that situation.
(Speaking Marathi)
- DLP 06:53 Yes, that was one of the major difficulties and challenges in Maharashtra and all over India, but somehow, we must manage those things with the help of mobile phones in India. A lot of NGOs have donated mobile phones, tablets, or computers so that students can attend their online classes. It was a major challenge not having any kind of device to attend the classes. Somehow, with the help of the tables and smartphones, they have been manageable. Some companies helped with CSR initiatives, they provided with smart phones. One of the challenges for this project during COVID-19 was that we were not going to communities to teach or conduct these courses physically. It was difficult for us, so, again, we came up with the online option. There is an NGO called "My NGO Federation" that works with around two thousand NGOs, which are working together. We worked with NGO Federation, and we started to conduct online classes for the beneficiaries of these NGOs. It was also quite difficult because physical education is different; online, you are not able to connect with your beneficiaries, and the attention spread is less; it was difficult because of that, but still, gradually, people understood the importance of digital education. There is no means for people to have other options than to take online classes, which swiftly changed from physical mood to online mood in any workshop, education, or any other workshop. People understood the importance of online education, and gradually, the acceptance increased, and it was a bit easier for us to provide the education and reach beneficiaries abroad. After Covid, recently, we had a tie with a government entity called "MTSL – Maharashtra Knowledge Processing Sector." we were authorized as a chair partner of MTSL, and we have a registration lab. and we are operating from there and conduct our mobile lab. This was a journey. For four, or five years, we have worked with more than 5500 beneficiaries until now.
- Interviewer 10:45 **You are saying that this program has being operation for more than fifteen years...**
(Speaking Marathi in the background)
- DLP 10:54 Not this program has SEVA been operating for more than fifteen years; this program, this specific digital literacy, started four years ago.
- Interviewer 11:05 **Four years, okay. Did you change the program since there?**
- DLP 11:15 Definitely, there were some changes in terms of *modus operandis*. As the time changed, we had to make some changes in our program. As I said previously, we used to operate with the mobile set up, and when Covid came, we had to pass online classes. We also started to have a tie with MTSL because students can get a certificate that is provided after the exam of this course. They get job assistance also, which is other benefit. This certificate has a lot of value a lot of advantages, and they go for education or job interviews. They have a lot of advantages because of this certificate, that is certify for digital literacy.

Interviewer	12:33	These groups in the community level, they have a major gender. Women, men or you have both?
DLP	12:43	We have both.
Interviewer	13:05	I'm looking forward to the questions because in our conversation you mentioned a couple of points. For example, you said that they showed some resistance on the program to move for the digital way, but do you think they don't understand the money, the concept of savings, because India is still a cash society, or do you think is something related to the skills itself. Because I also read that when an Indian buy a phone they deleted almost of the android apps, they just keep the social media apps, WhatsApp, and Facebook basically. They deleted all the rest. Do you think is just apprehension, the fairness about where the money goes or if is something related to technology?
DLP	14:08	Both things are there. Illiteracy is also there, digitally there but not literate so "I don't know how to operate this/ How can I operate this". Mobile literacy is also one of the required things; a lot of people are getting it, but they don't know how to operate it. Many applications are there, but they don't know how to operate them. The most used is for communication, sending messages, or watching videos. This is one thing. Apprehensions are there, as I said, we are not prevalent in online banking. A prehension is because people are not techno-served at a community level or village level, and digital knowledge is not very prevalent. Lack of technology and using technologies are both reasons.
Interviewer	15:24	I also read that it takes nine payments online for Indians to trust the system, they need time to believe that it works and is safe.
DLP	15:44	Correct, right? Because they do all these things offline. When they do the financial transfer in the bank they go there because they trust the banker and the bank system, but they don't trust online banking because they don't see or have any proof. They also keep listing many forms, which they consider a safe means.
Interviewer	16:16	Do the people who attend the program have bank accounts?
DLP	16:24	They came from small locations, small stages, and small villages. They don't have bank accounts or bank consciousness.
Interviewer	16:34	And ID? Do they have?
DLP	16:37	They have ID. For compensation, they need the Aadhar card, which is provided to each citizen of India. It's the digital ID for India.
Interviewer	16:57	So, they could...
DLP	16:59	Many reasons are there. Part of them, the people who are coming here... (Phone rings) (Speaking Marathi)
DLP	18:22	Poverty is there, illiteracy is there, and fate is not there. A lot of things contributed to this factor. The people that come here don't have a place to live. They come here in search of livelihood and education. So somehow, they manage to get small jobs or small businesses in these communities, in slum areas. Because of the lack of education, they can't find better jobs. They are not digitally literate also.
Interviewer	19:13	And probably they also received from these small jobs is cash...
DLP	19:15	Right, right. Everything is managed in cash.
Interviewer	19:23	Do they bring peers to this training because they trust it?
DLP	19:30	Yes, obviously. They came to learn the benefits of this program, what they are learning, how they can use it in their daily lives, and how their lives get

simplified with our help, so they trust. Gradually, the trust increase, and they began to bring their friends, their family members, and bringing other students.

Interviewer 20:00 **How do those people manage financial stress? If something happens, a disease...I always remember the farmers because I think they are the most unfortunate regarding the climate changes. I wonder because they don't have any resilience, collateral, or savings.**

DLP 20:34 They don't earn so much money to manage saving but resilience, obvious in Indian people is very resilience to adverse situations. I think that compared to other countries; we are illiterate but more resilient to adverse situations. **Our culture is responsible for that. In claim to Indian culture, we have that resilience.** They used to manage with the help of friends and relatives who brought them to the cities; they used to manage adversities, diseases, or financial crises.

Interviewer 21:32 I understand. Because of financial resilience, it was in terms of financial worrying, but I agree with you. **Regarding the money, do they think in the short term or long term? I know they received a little money, but did they plan in some way, or is it daily? (the interviewer explain in more detail the question)**

DLP 22:05 If you have sufficient money, you will think of long-term goals. If you have a small amount of money, how can you have things for long-term goals? It is a question of surviving. They only think about how they will survive **for the day.** They earn and spend the day. If they earn, they can have money for the day. A lot of people are surviving on daily wages. They earn a small amount but somehow, they manage to meet their needs, which is difficult for them to think about in the long term.

Interviewer 22:57 **Just more two. Do you think their ethical orientation, religion, or caste can influence the perception of the program? (the interviewer explain in more detail the question)**

DLP 23:47 It affected their psychological makeup. So, the kind of your bringing that you have received definitely has an impact on your thinking and decision-making. They do have a lot of impressions of their families or localities they came from because the people from business communities think differently. They have different thinking and different psychological impact they are bringing from where they came from.

Interviewer 24:29 **That brings me to my last question. Do you think this program can be implemented in another region? Because the questions and doubts they have would be the same, for example, in Mumbai.**

DLP 24:54 Definitely, like Pune, Mumbai is one of the metro cities, and people from other states also go there searching for livelihood. The same kind of environment is there because it is a big city also. So, we can implement it there, we also have the same program implemented in Mumbai also.

3. Women Empowerment Program from Seva Sahayog Foundation (WEP, Seva)

Interview transcript of the Coordinator of *Woman Empowerment Program_R2023-01-16-11-07-55.WAV*

The interview was conducted predominantly in English at the WEP office in Pune, India. Throughout the interview, an interpreter was available and occasionally stepped in.

April 6th, 2023

Interviewer	00:00	How did this program start? What is the objective?
WEP	00:02	Yeah. So, in woman empowerment program, first, we go to Seva, well, see if I is serving a slum area financially poor area, then we do the survey, we ask them questions like, Do you work? There are many women who work at home as a cleaner, helping person like that. Those ladies don't have much time for coming out and do some program. They also need a few things like health session. And so, we ask them, you can come, come to those sessions, because financially, they are earning a little bit of money while working at home or as a maid helper. So generally, we focus on the ladies who don't work. Generally. For these working ladies, also, we say that coming to the empowerment sessions like health sessions, Urmi sessions, that digital literacy sessions we tell them to come to do those programs, but they don't have time to stitch or any other work. So, we tell them to come for coming to other empowerment sessions and this teaching, especially stitching, which we teach that we focus on the non-working ladies. In that part, also, if they like stitching, they have many of them have stitching machines at their home, but they don't know what to do with them. So, we tell them that you come to our sessions. There is a basic fabric course that we teach. Then we teach them at least seven eight bags of fabric. How to prepare them, how to stitch thing them. (Cellphone rings)
Interviewer	01:58	Just answer please, sure. (Cellphone conversation)
Interviewer	02:37	You were saying that the program focuses on non-working ladies and try to basically develop a skill on them and to provide some money to their houses.
WEP	02:47	Yes. Our focus is if they start their own businesses, is better. So, we don't give them money as such, but we tell them where to go, how to buy them in that a cheaper way this material and how to do the startup of the business, how to the start of the business. So, with little bit of money what they have, they can start with two or three bags they can show the sample and they will get the orders. And some time we ask them to stitch for us. Their problem is they can stitch, but they cannot go and market their own products. Market, they don't know how to market. They don't have that even freedom to go out of the house many times. How our culture works is women don't go out much. They can go in the area. She didn't come at different times. They have to be home. There is a lot of work.

		(Speak in Marathi with the Interpreter)
Interpreter	04:06	In the communities, some of the women by their families are not allowed to be much time outside the house. They don't have to much time to leave the house. They are allowed to go outside the house to do certain jobs such feeling water, buy something in the market...So for the necessities of the house they go out. To buying something for the day, take children from school, wait for them. The men are the ones that go outside for a work.
Interviewer	04:32	for the family or for the house, it's okay.
Interviewer	04:45	Do you feel when they when they join in your training, this program, they are committed to with the program, they usually stay in the program, they have a little business, and they can have money for themselves? Do you feel that usually they follow the program, and they are committed?
WEP	05:11	Oh, usually they follow the program, but the thing is they cannot market. So, they are going and taking orders. We take, we take the orders, we ask them to stitch...to fabric bags. They have the machines at home. They can do it. But for this huge bag, we need different kinds of machines.
Interpreter	05:31	Did you see those ones? The one she is cutting. (in the next room) Those ones requiring a quite certain type of machinery. So that required a different type of woman stitching to be followed. But they cannot do it at home.
WEP	05:52	So, for these bags, we have centers they can come to our centers. We keep two or three machines there. They can come there. They will work for two three hours and weekends. (Cellphone rings)
Interviewer	06:02	No worries, please.
WEP	06:05	So, they can stitch for at least four hours so they will make more bags and we can pay them more.
Interviewer	06:16	My work is also related to the financial part. Do you also talk about the literacy program?
WEP	06:24	Yes.
Interviewer	06:25	So, you are connect with the other programs with Seva or is WEP independent? Because today I interviewed the lady responsible for the financial literacy program. So, you are connect with another programs?
WEP	06:41	Yes, we are. We have financial literacy sessions. In those sessions, these ladies who are working at Seva S. meet them and they will talk to these ladies. Even in skill, we have EDP. How do you manage your business and for certain ladies we do that.
Interviewer	07:10	OK. And you feel, for example, these ladies start to have a little business and I earn some more money. They improve the conditions at home. For example, the kids start to go to school...
WEP	07:26	Yes, I told you, I will tell you a few stories.
Interviewer	07:30	I love stories
WEP	07:33	We invited CSR companies, with that label companies. They wanted to work with the police line ladies. So, constables, they have their residential areas, they give them houses to say while they are working as a policeman. (Marathi Speaking with Interpreter)

Interpreter	07:59	So, they are not officers. The constable is like ... so, there are a hierarchy. Officers have much more payment, fees down the line. It's like in a community level. They are lower than the officers.
WEP	08:38	So, they give them the houses, the houses are like one building with fifteen small houses they give. So those ladies, will reinforce that, so that was the first project that started the WEP in Seva S.. So those ladies actually the problem was the working of these gentlemen is totally different. Nigh duties, sift duties. These ladies are at home. They don't know what to do because they are far away from their native places. So, we started working with them in that way. Nina was there and she started working with us and now she is our trainer. She became our teacher. She was inspired with all our program she wanted to help us last year. She was really good on that; she takes orders now. So in between, there was their policeman recruiting was there and basically, she identifies the number of that person because they have physical and written exam, – candidate number, she stich their number in the shirt in their chest. They asked for more ladies as a subcontractor, two more ladies, three more ladies and she completed all the order, around thousand chest numbers in two days, three days. Those ladies, they do work. Now she has even changed her house. She is not anyone staying in the constable house. She was now your own apartment. (Speaking Marathi with Interpreter) She wanted to get her daughter to medical and medical exams of even medical education is costly. Even though you get all the subsidies and all. Now, she has got her admission. Now she take orders...
WEP	11:25	You can say that in Diwali we make difference delegacies we can say. They are now making the kitchen. She now takes order of eating things. Speaking Marathi) She cooks! She takes order of that cooking. And she goes is also our trainer. She is the specialist in chocolate baking and in Diwali cooking all of them. (Speaking Marathi with Interpreter)
WEP	12:31	So now we don't give her order. She takes on her own orders.
Interviewer	12:37	So now, the training becomes the trainer, this is amazing!
WEP	12:43	So, we have so many others also. Also, they come for stools. We take stool in how to sell these bags. The reason we have in those companies is we just people have things to set up the products. Somebody should be there who will tell what this product is. What is the price, tag the money get the bill and go back to this to stitch ladies from those areas. She is like the store coordinator for WEP and for other things she does it herself. On Saturday you are going to S. Center – a lady will be working there is also like that. (Speaking Marathi with Interpreter)
Interpreter	13:44	Her husband used to say that you are not going to go. I'm not going to send you anywhere. However, you want to do, do it at home. Even she didn't know how to go to shop and talk to those people, how to buy pins like that. And she started coming to our sessions. And then she started stitching. Then she started earning money, and

now she's working full-time with us at that S. Center as a center coordinator.

Interviewer 14:13 **OK. So, these ladies come to the program because they know from their friends, they call...**

WEP 14:18 Yes, in the community we go at least three days/ two days a week. We have trainings. With all that, Masala training is going on... it means we use spices working, technique... small trainings are taking in the community. So due to their friends and all and in the community, they are allowed. She'll tell him: I'm just going to that lady's place. So, they'll send them. Then to learn stitching. She is already allowed to do all these things. Well, are you going to Seva S. do that? no problem you can go. We trust Seva S.

WEP 15:43 As exposure, we take every year an exposure trip. Ladies will see some things, other they will see somebody who will do the same things like making bags, cooking, making orders and they will get inspired. This we have to do or how to do the business. At least they will see these things. They have to do these things. They have to keep in mind if they want to start their business so they require a exposure. Even going to some company is exploitative for them, because they have not seen such a big company with Glassdoor, so that is very novelty to them. So those kind of things that see new worlds, see something useful, those types of things we reach. Last year, in December, we came to see Pune. Three or four historical places, one park, one museum, two museums we visited because they don't go to these places, they will go to nearby parks for their children. They will not visit all these places around the Pune. So that is also the exposure for them and they liked a lot. Around 67 ladies were there, and we visited around eight places and they were very happy.

Interviewer 17:12 **Wow, that is amazing. Do you feel because, for example, now I'm comparing with some papers I read about microfinance. One of the critics is, into offices in the loan offices, usually they are men. And this is one of the critics because they say women feel more comfortable because if they have someone, some woman to talk, right? Do you feel that, for example, if you are here in an women environment and you share the experience because with men's, they feel like in the loan offices they feel inferior because they are doing a business with them, asking for something. And they don't feel comfortable.**

WEP 17:45 Yes, it happens. You can see all women over here and is because of that. In Diwali when one Muslim girl was coming here, she has two kids, and her husband has abandoned her. She was living with her parents. She still calls us; we don't have a job as such for her now because she is not skilled. In Diwali, we make lot of item crafting things. I think you're sticking something... local jobs or just painting. And we found some work for her, and outcome is to her. So, we said, OK, come for a month, then we'll see. She is calling and ask if any work for me, I want to come because I feel very comfortable with you. She used to come with the burqa, and she started to say "If I don't burqa is okay with you?". That means, naturally, you feel comfortable with the woman. At least some

		problems we do share with each other. We get to understand better, I think.
Interviewer	19:01	Oh, I see, totally agree. (Speaking Marathi with Interpreter. The interpreter suggest that the Muslin lady could do the journal papers bags that they use on SEVA)
WEP	20:36	So yes. Oh, they feel more. I feel more comfortable with a woman. Many times, actually when We're talking. We had a very good yoga teacher; she was very good. So there one of our previous WEP members were saying "I have a neighbor, he is a very good yoga teacher, and he is ready to volunteer. Can we take him to some of the courses". Because the yoga teacher is from far away and It's very difficult for her to come and teach everyone. She will say "I can teach online you can choose". But our problem is online. Those ladies will see, but they will not do. Who will tell them that that they are doing properly are not. So that can be discussing. And she said he is available to go there. We have two to three buses in this area. We taking him to go. I said I was looking at her and say: "Then he will go. All ladies will look at him and I will laugh. They will not do anything. They will not open up. They will not talk, they will just laugh".
WEP	22:00	But they will go, they will listen. They will do everything. She will even spoil them. What are you doing? I know how I'm doing it properly. So, there is a difference of that gender in general. They are more comfortable. Even I think they will understand the financial thing some more. But it will be they will tell them (other women) that why you are sharing all the information, what money you are getting with your husband by not to shared. Is like what to share or not. What is the good thing for you? They will understand more than anybody else going and tell them.
Interviewer	22:42	They told me today that, for example, some woman also hiding money from their husbands. That they have some savings apart. And for example, that was one of the things I didn't read about it. So, I have no clue.
WEP	22:56	And then it's not like.
WEP	23:35	(Speaking Marathi with Interpreter) You know, in India potentially, I would say, generally even if women were working, not in the new generation. I have a daughter who is 24, now working for two years now. She has her own account and I know that from now onwards, it's her account. It will not be like... she will help her husband or her family. Definitely, it's not like that but if her husband says, I want the money and you have to give me, she will say "why I have to give", she will ask those things.
Interviewer	24:28	(Cellphone rings, speaking Marathi) So, it's also changing this...
WEP	24:35	Yes, this is changing at least at certain class, the class with educated been educated for two or three generations. It is changing. But before that, even for me, if you ask when I started working, I had my own account. Before that, I did not have my own account.

Interviewer	24:53	OK.
WEP	24:55	It was always joining account. I started working and my daughter was in the ten center. I did not, imagin! It never occurred to me that I need my own account. Why I do get a new, a different account like that for what? (ladies in the room start to talk). We are not totally dependent, but still, we are dependent. That is how mentality works. And that mentality is more and less suppress or, how can I say, strongly in the rural areas, where they are deprived of money. (Speaking Marathi with Interpreter and introduced me to a lady from another SEVA project that entered in the room)
Interviewer	26:57	I just remembered another question. To come to the program, for start and everything they need to have a few money. Do you know if they borrowed some family members or something to start the business here, or you can help them in the initial phase. So how do you respond? I know, you said that you don't give money, but if they need some materials?
WEP	27:35	No, actually we don't. What we tell them is "work for us". Work for us means, do this, these bags. Then you will have a label hood for each bag, for a month two month and they can save that money and then they can start their own business. That is how we do that. So you do this, what happens is this, they have the experience of stitching. Many times, you will let you know we're repeatedly doing it will make you greater.
Interviewer	28:08	Yes, it's a skill development
WEP	29:27	And then they can start their bill with all these stories, I told you they saved money for one day and then they became independent. So, what we say is if you want to open your own business you have to learn a skill. So come to us and get some training and you will get money for training. You don't have to work for a month or regularly, you can come for two, three, five days as the training moves on and then it will get more money and then you get in for your business. So that is how we "microfinance" them. Because given them money is again tell them that they need us to give back or what, and we don't want that. But tell them how you save your money, then take, then you pay then again, and you spend the money and managing and all, this is totally different. Whether that the money's used for the proper reason or not, how we will find that out. It's very difficult. A certain lady asking us for money because she's asking to start her business or she's asking for something else. She is giving that money to somebody else, and you cannot track that right? So, it's very difficult to check whether that lady is empowered or not. We are not into that kind of role of microfinance.
Interviewer	29:37	I'm thinking in the poor women, for example, they cannot afford the bus ticket or something if they borrow money to participate in this is...
WEP	29:51	What we tell them is, OK, you're starting business, actually what happened is we can give her the needs. And certainly, say is that I want some Diwali delicacies. And do you have anyone? Do you know anyone? Then we said, yes, we have a lady. She prepares it

		very nicely. Will you want the number? Now, I'll give you that lady this lady's number. So immediately we are giving her order without asking her any money, and she's giving the order who's giving the money and by most publicity by showing means of at least two or three times every year. We show that look so that "lady X" is preparing this. This lady is preparing cakes very nicely. So, buy from her. So interelly we are advertising her. We are showing that she is. Our ladies are having their own business, they are trying to stand up on their own feet and we have a very large volunteer base. So, you can ask her, she'll tell they will really, really help us innovate. They will tell us, I want a cake. Where should I go? They will not go to any cakeshop they will ask us. It is easier to go to any nearby shop, but they will ask afterwards. Even if we celebrate birthday here, we'll call the lady and say, can you prepare the cake. So, you are like the bridge between the beneficiaries
Interviewer	31:18	
Interpreter	31:20	This year we had a celebration in our office (SEVA) and all the women are doing any kind of business, they are selling sandwiches, pav bhaji or any type of food... I will go to them and ask their names, their contact, and if they need something we will contact these ladies.
WEP	31:40	And that money they can use for the food. We have our school kids' program (speaking Marathi), and one of the ladies in therefore giving like snacks of an order all around 80 people because we gave her that order.
Interpreter	32:10	Those activities at least happened once a month. So, the ladies, we're actually providing food and going to rotate so we give them order, and
WEP	32:19	So, we gave her two termus, we gave her order, she went there. She provided those snacks and for 40 rupees for plate she got it, she got it 80 plates into 40, it was she does. Hopefully that means even going and coming and everything. She had benefited from that. And now, everybody knows that she is very good, the snacks were nice.
Interviewer	32:51	So next time they will remember the lady and they will call the lady again.
Interpreter	32:56	Oh, this lady gave us her phone number and it was how the conversation starts.
Interviewer	33:04	Yeah, OK, just one more, two. Quick, quick, quick. For example, do you think those ladies your impression they come here for a sustainable business, for a long-term business or they come here for an emergency, for example, they need the job very quickly or they need to sell. They also they really want to learn the skill and to make like a business for long term, not short-term.
WEP	33:29	I think 50 percent of them have a sustainable business. Or they will stay with us. Even though their business is not that sustainable, they will work for us in one way or other. Can happen to people many things, any other problems are there, and they stopped working, and then they star to work again. That's why their business are not so sustainable. Family problems like ... mother-in-law, father-in-law. They are not well, you know.

Interviewer WEP	34:06 34:11	<p>Oh, illness or they need to take care of... Or their children are having some trouble at school or something means they have to stay at home that time. And they will tell us at least "I'm not taking orders, but at least give me some material and I and I will give you something". So, 50 percent of ladies have their sustainable and the other 50 not due to some reasons. They change their area. They change houses ... for that 50 percent are like this. And summerly today I will do this is not working. Let it be. They are like that. Even though they know that they have the need to earning money. They don't have that model, but you can see sustainability, endurance ... a few ladies are like that. We keep tell them, keep going, you can come. There is no problem you are facing. You can. You can easily get the money. But I don't know, for them, the mentality or some, or they don't tell us... a few ladies are like that (20%). We cannot tell them to work.</p>
Interviewer	35:26	<p>OK...interesting. Last one is about the training also. You are talking about, I believe that some of these women probably they have, as you mentioned, some problems at home. Do you have some for, for example, some mental support or some training in terms of helping them with domestic problems or also this part of the support, combined with these literacy trainings...</p>
WEP	36:05	<p>Some mental health training we have, but until these ladies share their problems, we cannot do anything, and even if (they share) you will help them with the information of other NGO. Because for domestic violence, if we have to tackle that problem, we need a different set of people which probably we don't have. If they share, we can direct them in the right direction. We have that information. Some stations we have a connection with NGOs. They just say that if a lady is there and some problem is there and she doesn't have any place to live, she can come to us unless I think she's saying that I can leave will give her shelter. So, we have arranged a session with that person for our hosts. They can talk, and then we understood, they call the ladies who have a problem.</p>
Interviewer	37:28	<p>You know, when I was in Udaipur five years ago, I went to a shelter, a woman shelter. They are always running for domestic violence or with the kids or bad situations. And for example, t shelter, you don't need to sign a walk when you enter, and it's totally secret you cannot share it with anyone to location. Because I knew the girl, I went to a volunteer project in the slums to teach some basic English. And the girl know the local community and she wants to go with us, the volunteer is going there because we are two woman and to talk with them and so on. And I was impressed because it's so secret. You need to sign their books, show your documentation, and then you cannot take a picture with them doing nothing because they are totally, I mean, it's like on an anonymous. And it was there a lady that they found in the train, the lady was with a baby for two years old. I mean, they believe they just ran away from the husband or something. And she was leaving for five years in the institution. You know, they cannot communicate with her because they tried to call another people from around Udaipur because she speaks a dialect, and they cannot understand because they found out in the</p>

		train. She was in the train, going by going for going back and forth with the baby, and they cannot talk with her. For five years she is living there, and no one knows from where she is from and the reason why she got in the train. And so, I just remember this story, because we don't know their problems sometimes.
WEP	39:25	Yeah, not always. We have NGOs and contact with other NGO where we can direct them.
Interviewer	39:35	I feel when the women are part of the WEP or these others programs, maybe it's like a family or something becomes intimate.
WEP	39:51	Yes, yes, it is.
Interviewer	39:52	So is because I do that question because I feel a sense of community and they can help each other and share the things. Thank you. Thank you so much (I ask the interpreter to take a picture of us).
WEP	40:24	Thank you and thank you for the help and for the connection on Saturday.

4. Participant of Women Empowerment at Seva Sahayog Foundation and former member of an SHG (Participant of WEP at Seva, / former SHG)

Interview transcript of a Participant of the Women Empowerment Program (WEP) that was part of a SHG_R2023-01-16-09-38-58.WAV

The interview was conducted in Marathi and translated into English by an interpreter at the WEP office in Pune, India.

The Coordinator of WEP was present in the office and initially engaged in the interview.

April 6th, 2023

Interpreter	00:00	(Speaking Marathi)
Interpreter	01:16	So, all SHGs need to register with the municipality corporation in the local area if they have different addresses. They can't register.
Interviewer	01:34	I read that this is related to the last law that 2022 should be allowed. Every self-help group needs to be registered and connected to legal entities to start the service.
WEP Coordinator	01:50	Yes, and you can only register if you stay in the same area because we tried with our employees who were working at WEP. But before that, they tried for each and every person woman working in the WEP to make a self-help group. However, it was not registered because the addresses were from different areas. So, we drop the idea
Interviewer	02:16	OK, they work in the same place, but it's not enough...
WEP Coordinator	02:23	No, but we have we are working in the same place...
Interpreter	02:29	But they don't live in the same area. So, they cannot start this because it is unregistered and is not a self-help group. You can do the interview. She was a part of SHG.
Interviewer	02:39	Ok. Can you explain my research to her, please?
Interpreter	02:45	OK, after you get information on Woman Empowerment after the interview.
Interviewer	02:51	Yeah. After.
Interpreter	03:00	(Speaking in Marathi)

Interviewer	04:08	I'm just taking notes. So, once she takes it, she's part of a self-help group, right?
Interpreter	04:19	It was, it was.
Interviewer	04:21	She was a participant in SHG. How was her experience? It was simple. It was difficult. What's her perception of group work? It's tough to understand how they manage the process (Speaking Marathi)
Interpreter	06:27	OK, she says that SHG was registered with the municipality corporation. And basically, it is for three years to five years of duration. And basically, if you save your money and keep it at your house, it remains as it is right. So, if you keep in a SHG, they have one group that collects all the money and lends it to someone who needs it. And they take an interest in it. It is about 2%,5%, 8% on it. One thing she gets is the money the person is required of the money. And SHG takes an interest on that money. It is for three to five years. So, everyone takes money at some point of time. So, after that they get all the interest as a one of the whole group. And the interest little gets divided into the group. If you keep your house, there is no interest on that. And in a SHG there is an interest for everyone? So, the money is also collected. The interest is also collected on top of it. And that also get divided among the group.
Interviewer	07:48	OK, so even if a member was asking for the ...
Interpreter	07:51	So, for example, if you lend two thousand rupees and interest comes to 2040, basically the 40 rupees increase right into the fund rate because of interest. Now that group's value is seven thousand four hundred rupees, 400 is the interest. If the whole group is valuing seven thousand currently, you will lender out of seven thousand will lend two thousand. The required amount of money in two thousand she gives interest is like 400 rupees on two thousand, for example, or 40 rupees, any amount. OK, then the amount of seven thousand increase by 40 right.
Interviewer	08:29	Yeah, OK. And for her was just easy understand? It's not so easy to understand for me at the beginning. It's complicated, right?
Interpreter	08:39	Yes. For me, it really gets complicated. It's not easy. She has been through the process so for her is easy to explain. (Speaking Marathi)
Interpreter	09:06	So, her mother operates a SHG, her sister also operates a SHG, so it is easier for her to understand that.
Interviewer	09:18	This is interesting. So basically, she also was a participant because of the family, because she knows how it works and it's easier to be part of it. (Speaking in Marathi and the lady confirms the family influence)
Interviewer	09:34	So, can you ask her, for example, if they have some app to track digitally. I really don't know if they can make it work by phone, you can get the money or is just in conversations, meetings, done in person. (Speaking Marathi)
Interpreter	09:55	So, it's been one year she out of SHG. (Speaking Marathi)
Interpreter	10:09	OK, so they have registered in that district in paper. (Speaking Marathi)
Interpreter	10:30	So, there is for one group of 10 women who are joining the SHG and two of them operate the group
Interviewer	10:44	OK, they are responsible for and make sure that everyone contributes.

Interpreter	10:52	So, two of them operate the group, and everybody is not there, at least not for the digitally literate. So it is easier for them to collect that information and register than on mobile.
Interviewer	11:06	OK. Based on her experience, what is the main reason for taking the loan? The people who want to participate in the SHG because they want to open a business...they want to put the kids in school. What is the reason?
		(Speaking Marathi)
Interpreter	11:50	Ok, so for their children's weeding. For their education, for building a house... And if anybody is sick and they need treatment...those are the reasons that they generally take
Interviewer	12:08	This is new! I didn't know about the wedding!
		(Speaking in Marathi)
Interpreter	12:30	So, in SHG they can borrow money from five thousand and even one lack.
		(Speaking in Marathi)
Interpreter	12:55	So, even in the beginning. Even SHG started by lending hundred rupees, after increase to 500, 1000, 2000 5000. So, if the group is putting that much money, you can take that much loan. So, two thousand to one lack rupees, and compared to banks or even cooperatives, the interest is shallow compared to banks. So, they really prefer to take that loan from self-help group than the banks because interest rate is low.
Interviewer	13:34	I know her mother and sister are also in the group, but they have some special requirements to be part of it. Can anyone join?
		(Speaking Marathi)
Interpreter	14:50	So, there's only one condition that should be looked alike. That means living in the same community. Because if the person is living there, their house is there they can know where the person lives and if he takes a large amount and are unable to return it and run away with that money. What will the people will do? So, they preferred that the person be local. He should not live far away or don't know where that person is if he disappears somewhere. What will other people do? So, the other thing is if the person is not living in a community, but one of the people, women from the self-help group, is ready to watch for that person. That person is my sister, or I know that person. I can watch for that person. OK, then they will allow that person to go to the SHG.
		(Speaking in Marathi)
Interpreter	16:14	They don't ask for identification even if the loan is below 10000.
Interviewer	16:21	Oh, it's my next question. The ID!
Interpreter	16:29	OK. So, after 10000, they asked for an Aadhaar and PAN cards.
Interviewer	16:32	The digital identification?
Interpreter	16:35	Yes, this is Aadhaar.
		(Speaking in Marathi, the ladies asked if we wanted milk tea – “I always want milk tea.” The interpreter said no because we already have it at Seva, but I replied “You can say no; I say yes”)
Interpreter	17:25	So, after ten thousand, they need an Aadhaar Card and PAN card.
Interviewer	17:30	What is the Pan card? Another card?
Interpreter	17:35	Yes, Aadhaar Card and PAN card.
Interviewer	17:39	Is it like the ID?
Interpreter	17:41	I will explain to you later.
Interviewer	17:43	OK, OK. She feels that the conditions of the house improve when you are part of a SHG. In her case or for their peers. For example, be part of this

group if our life improved and maybe her kids started to go to school... Her life, but also the experience she listened around her.

(Speaking in Marathi)

- Interpreter 20:50 So basically, she says it is like the livelihood conditions get better. Because as she said before, it is easier for them to get the loan from them because in the bank is from 8 to 10% of interest rate. There you can get two like two to six percent or something bigger, but not exactly but less than 8% okay. Their interest rate is less than eight percent, so they prefer taking loans from here. And it makes her life significantly easier because she knows that there is a fund to support their children's education, for marriages, for any requirement the house needs. Previously, she would have been worried that she didn't have enough funds. Now, she has that, so her life is getting better. And she is inclined to stay in the SHG for a long time.
- Interviewer 21:45 **She can stay however much time she wants, right?**
- Interpreter 21:51 Yes, yes, she can. And also, what she said is, for example, if you take one thousand rupees of loan or 2000 rupees of loan. Each enjoyment I have to retain that loan while doing... I have to donate my amount to SHG, one thousand rupees or something... or two hundred rupees. OK. For example, my contribution is 200 rupees to the group, and I have taken the loan of 2000 rupees. And how the interest come of this? If I took 2000 rupees now, the amount remaining is 800 rupees, so 2% of one thousand previously was there and now will be calculated in the 800 rupees which are remaining. So, the interest gets also lower on how much amount I take.
- Interviewer 22:43 **This is complicated.**
- Interpreter 22:45 **Yes, right!! She had to explain to me twice because I dint get it. She was explaining very slowly (laughing)**
- Interviewer 22:56 But really, you understand, because I hope it is record because I will need to listen again.
- Interpreter 23:01 So, the principal amount is two thousand rupees, and two people are interested. OK, If I did two hundred rupees for that, then the interest will be next time will be on 800 rupees ... So, if I take a loan of one thousand. Then I did it for 200 rupees, and next loan percentage will be 800 rupees, which is remaining. The interest rate goes lower depending on how much I deduct.
- Interviewer 23:28 Yes. So, the interest rate goes under those 800...
- Interpreter 23:35 Out of 800, It'll be two persons. Next time, when I return more than 200 rupees, I will get minus, and I will receive 600 rupees.
- Interviewer 23:47 **Basically, the interest will be paid by the amount you already paid for the loan.**
- Interpreter 24:27 (Speaking Marathi and I recorder in Portuguese to don't get lost)
What she is saying is when you take the loan from a bank of five hundred rupees, you have to pay interest on that, for example, two person are paying till the end of the day on that 500 rupees, and it doesn't go down but this calculation goes down. So that's way is too much preferable for the women. If you take the loan form SHG.
- Interpreter 24:57 (Speaking Marathi and milk tea its ready!)
So that's where women are very reluctant to leave the SHG they don't want to because they get benefits.
- Interviewer 25:04 They actually got a bit more in benefits than the bank. If the husband go to the bank is worst.
(Speaking Marathi)

- Interpreter 26:55 So basically, what she is saying is if there is... if the SHG started and they haven't registered to the municipally corporation they can't afford to give loans to two person or five persons, they can't. They have to start with more than five persons to register in the municipal corporation. They can afford to give loans to two persons, to five persons. OK. So they collect all the money in SHG. And for that they should collect the money and take the money to the bank. So, in the bank, they require at least two people to open their bank account. OK. That's why two people run the SHG because they have the commitment with those two in the bank for SHG. And if they registered in the municipal corporation bank also ask the question if this group is registered as corporation or not? If they are registered, they also get benefits and now they can lend money to two persons to five person. This is the benefit.
(Speaking Marathi)
- Interpreter 28:43 Those two people who have registered to the bank, they both people have to go together to the bank to take the money out. Any other person from the SHG goes there they can't take off the money. And even single person from these two people can't take off the money. Two people have to be there who have registered with the bank.
- Interviewer 29:09 **The person who asked for the loan, they have to be with these two persons, no? Only those two. I'm curious about these two people they were chosen for some special reason, they have some special skills training ... or they are just, I mean, what's the reason to choose these two persons?**
(Speaking Marathi)
- Interpreter 30:22 These women who open the SHG they need to make sure that they have the time to collect all the money from everyone. And they have time to go to the bank. If they have that they select those two people. And for lending how select people is...If one person needs a loan of SHG, **how they decided that they you should give that person the loan.** Is on the basis if that person is regularly depositing some deposit of amount in the SHG, is that has been decided for SHG. If that person is not regularly depositing money, then they don't allow her to take the loan. This person needs to do a contribution.
- Interviewer 31:29 **Can you ask if the SHG is mainly women's rights. It's not man there?**
(Speaking Marathi)
- Interviewer 31:42 **Okay, only woman. Do you know if they went to school? What kind of literacy level have they (participants of SHG)?**
- Interpreter 32:34 OK, so most of these women can't read and write.
- Interviewer 32:38 Yeah, I am asking because of that, if they have to sign something...
- Interpreter 32:43 So, for their kids, even women can't read and write some of their family members are literally and they can read it. So how does she know that my money 200 rupees will be donated has registered and that. **So, they created a small passbook for them.** I mean, they made an entry after taking of money, they make a small passbook, and they write down much money they have deposited, and they give it to them, so it should be operated by their family.
- Interviewer 33:16 That's make it works well!
- Interpreter 33:16 Well, you were talking about that.
- Interviewer 33:21 **OK, so about this we're already talking about...when they bring the peers because usually it's like family and they also tell their friends...**
(Speaking Marathi)

- Interpreter 34:00 That happens very frequently that they bring their friends or family members, if they're living in the same communities in the person is living somewhere outside that person watch for them. That also happens.
(Speaking Marathi)
- Interpreter 38:01 There is one more reason, they also take loans for a trip. The two women who are registered with the bank, I asked her if this request is over cancellation. If they are not literate, how can they figure it out right? So, they have to be literate for the registered with the bank. They have to be literate because they make whole calculations. So, one more thing is that, for example, she gave me example, if she is in a SHG. She has a daughter and a daughter-in-law. They can both join the SHG. They can allow a maximum of two people from the same family in the SHG. More than that is not allowed. So, minimum, the SHG started with twenty women, and it can go up to 40 or more because these are the two people are handling the group. So, they have to collect this from more than 40 people. Make their calculations that they have to divide all of that so is easier for them if the group remains from 20 to 40. OK. And if, for example, there is a money recently collected that is five thousand rupees. If one woman comes in ask for five thousand rupees. They can't just giving her straight away that collected money ... They have to deposit that money to the bank. Again, they go 5000 rupees and give to her because should be on the record.
- Interviewer 39:56 OK. So even if even if they have the money, they need to go to the bank and they deposit ...
- Interpreter 40:01 They deposit because it should be on the record because this is this money was going to the bank anyway because this is collected money... and then they give them back as a loan ok? And one thing also, she said, is why are you not allowed for two more than two women from one family? One group has four family members, other people are there. She will get more benefit if divided for all right. So that's why only two members from family maximum. Also, she said, all women take a loan from SHG. So, I asked her if there is no situation for me to take a loan, then what happens? You have to take a loan. Because otherwise other people are taking loans and giving back interest and the interest at the end of the year will be divided. So, at the end of the year, it's the interest equally divided by everyone. If the person doesn't take loan, she's only taking interest. So, it wouldn't be fair to other people who have actually taken on the loan. Then she should only get the basic amount that she has only she deposited. So, it's only fair because I know people have been taking loan. They need to take a loan even if is just for a trip. They have too.
- Interviewer 41:59 **Makes sense, because if you are there, you should be asking for something, right? You can ask for some belief of the payments for the group. These interest rates and everything, usually they are on time or people sometimes miss the payment.**
(Speaking Marathi)

Interpreter	46:05	OK, so basically, they have decided to do it independently in the SHG where you are in. So generally, everyone gets a salary between 10 to 15 of a month. If they don't get the salary on time, they can have until the 15 to pay the money. So, some of them decided a date, it's like 30 or something. OK, so everyone should pay that amount for two thousand rupees on that day. Some of the groups decide it is OK. If you pay me from 10 to 15, so they have to go to that woman's house and pay that money. And after that, they have a stamp on the passbook of the group. When they come together, they decide on the name for the group. Can be like a girl, a guard, or any flag, that kind of thing. And they give you just the stamp of that SHG! So, after you submit the money, you get stamp on that, and you can see the deposit on this stage.
Interviewer	47:27	So, they create a stamp for each self-help group.
Interpreter	47:29	Yes. And they put up a stamp ...so that person can get that amount of money. If basically what happens is, you can't delay the payment of the group. It should be on 10 to 15 somehow. Some women are not able to pay so they borrowed from someone. And they're going to return it to them because what she's saying is, it's a transaction. Because the transactions should be clear and should be on time.
Interviewer	48:07	OK.
Interpreter	48:07	Cause the person also values the time the person was doing it. So, if the person delays the payment, they take as a punishment. They make them pay 10 rupees each day for the delay. And at the end of the year, they may be celebrated as a party with the money. Because what she is saying is at the bank take five hundred rupees for a day if they delay the payment. And is for women to realize importance of time and the importance of making payments on time. So even if they borrow money from some of their friends or anyone in the group, they can borrow their money not from SHG, but they can borrow that and give them back with their salary. But they have to make the payment on SHG on time. I asked why the ten rupees, and she told me if the one person had genuine contact and she can't pay this amount of money, but she should borrow for someone. If not, if the two people give excuse to her. And next time the other person's excuse will come again. And you can't say why do you let her go? So, they treat them equally all. No excuses.
Interviewer	49:38	This is super interesting. They have their own rules.
Interpreter	49:42	Yes.
Interviewer	49:43	They have their own rules.
Interpreter	49:47	They are very straightforward. She said this is a transaction, means that you should do it on time. That's it.
Interviewer	49:52	I have here the sense of collectivism. They also make their own rules and they become like peers on the group.
Interpreter	50:04	They are all part of the group, register stamp and everything, so everything is material. So, for in the first month, some percent of money is spent on this. Basically, the material that is required for the annual rate. So that money is collected from all of them once a year. So that money gets equally divided. Plus, is very systematic.
Interviewer	50:48	Just one more question, three more actually. But how do you, for example, these impressions, she have all they think about the money in terms of... They want to be part of the SHG for emergency because they need the money for right away. Or maybe because it's for the long term, think they want to be part of a system enough to facilitate that?

		(Speaking Marathi)
Interpreter	52:54	Both. But was she is saying is mostly for an emergency, for a medical emergency. And she shows, there are some kind of money that is deposited in bank, and she can dig that. Would it be fair to take out their money from them so they're doing this, that emergency financial assistance is coming. The second is the authority to get loans because there is no link if the money is kept for one month in the bank. There is growing interest on the bank side in what you that money for one month. If it is lent to someone, at least that person of that interest is given amount of money.
Interviewer	53:40	Just one more question for a time of stress. If she knows, how the people manage it? If something, happens, an emergency... How they manage the financial stress ... if they go to the group or as they ask for another loan or, for example, if they go outside to moneylenders, or banking... (Speaking in Marathi, another lady arrives, and I introduce myself too. I have a challenge to memorize 10 Marathi personal names until the end of my saying)
Interviewer	55:09	Basically, that if something happened, some stressful situation in terms of finance. If they go to the group and ask for for another loan of if they ask for money lenders or family members, or they trust in the group to ask more money if they go outside the group.
Interpreter	56:02	(Speaking Marathi) So basically, what she is saying is if the person is already part of SHG already they ask for SHG help. So sometimes if the person demand is larger than what the SHG can provide, then they help as much as they can. If they can't, that person can take other choices but mostly their help as much as they can.
Interviewer	56:33	Last one, last one, last thought. If she thinks in the same way the ethnicity the difference religions can influence the payment on time.
Interpreter	59:33	(I explained in simple words the question and Speaking Marathi) So, women from SHG come from different religions also various castes. But it doesn't change anything. It doesn't matter is what she is saying. Because they live in the same communities they know each other, they know where everyone lives. So, it doesn't matter. Basically. And what do you think is some of the women have an emergency? They don't have money women with them, and their submission date is there. Those two women continue to deposit that money in the bank. Collected money for it, OK? If they the payment is need, they will wait until thirty for the that women get it. So, the woman has more time to submit the money to them. So basically, they are open to understanding each other and give them more time. But like, without having consequences. Sometimes they have to charge then rupees because it would be straight, they should know it. Because some women are like that, they have the money, but they don't pay. So, for them is very strict for what it is. For the others they are very understanding, and they will wait more days. So, it's not based on religion or cast the reason.
,Interpreter	01:01:30	(Speaking Marathi) She is asking how many women do you need to interview? How many interviews?
Interviewer	01:01:40	I don't have a minimal number. Thank you so much.

5. Founder of a Bank & Foundation for Rural Women in Maharashtra (Founder B&F)

Interview transcript of Bank /Foundation Micro Credit _R2023-01-22-09-53-29.WAV

The virtual interview was conducted in Marathi and translated into English with the help of an interpreter at the Seva Sahayog Foundation office in Pune, India. Due to the interviewee's limited time, the interview was mainly recorded in Marathi and later translated into English.

April 12th, 2023

- Interviewer 01:50 **First of all, thank you accepting the invitation, I am a fan of your project. Since we only have around 30 minutes lets started. Can you tell me why you started this career? What were your motivations?**
- Interpreter 02:45 The bank started in 1997. She is the chair founder. Before they were the farmers' association, they were in movement. There were a. "Rojgārī" that means you if you work so you should have your paycheck right, so that movement was going on that was the background when this bank was built. When they found this place, where she is now, they went house to house, and they want to save money, but the amount is very less such two or three rupees. And because the amount is very less the banks doesn't accept such amount. So, because these women are daily wage workers, they can't save in a large amount of money, just small amounts, and this is not affordable for other banks. They were not even ready to open accounts for these women and that's how this bank started. From the headquarters of the bank, she used to live 22km away from there. She is originally from Karnataka and after she got married, she came to Maharashtra because her husband is from Maharashtra, and he was in India Airforce. So, they used to go around with everyone, everywhere they use to get posted. They have family quarters, so they live together. He took retirement in 2000, and after they came back to their village in Maharashtra. So, she went come back. She got to know that as one woman's back she gets to know that was a women banks and then she applied for a job.
- Interviewer 08:36 Her husband retired, and they came to Maharashtra, and she applied for a normal job.
- Interpreter 08:18 She was not an Indian Air Force. Her husband was. So basically, they don't take the retirement in old age right. In Armed Forces is not necessary that they take retirement in old age. They take retirement after 10 or 15 years of service.
- Interviewer 09:05 So, they just work for 15 years?
- Interpreter 09:07 If they want. They can take retirement after 15 years. If they are joying the Air Force at the age of 15 or 16 years. After 15 years, they can take a retirement, that's an option. I know that because my dad was an Indian Navy.
(We were interrupted because the ladies of Seva passed by. We talked about my family and how the military service works in Portugal and in Switzerland. Also about family names works in India).
- Interviewer 27:01 It can continue. Let's go, let's go.
- Interpreter 27:14 So, she started from a clerical job, which is like a clerk. The clergy? Do you know the clergy? So is basically a writing job, she started from that in a bank. Is she went up one year after getting promotion. She works for many years many years and she is in a position of CEO.
- Interpreter 28:27 So professional perform various tasks around the office, just tipping documents, answering phone calls... She started from that position and slowly get promotion. She has been CEO for the past 17 years.
(we were going back and forward because the audio was not very good)
- Interviewer 30:26 **Congratulations! What skills do you think are necessary to start this career?**

Interpreter	30:27	Do you want to ask as a bank or as a person?
Interviewer	30:40	As a person.
Interpreter	31:09	One leadership, second communication. Decision maker, update knowledge of financial sector. They do any work need to be done.
Interviewer	31:39	How she described the microcredit process, how it works?
Interpreter	32:10	So, they have ground officers, and about them they have loan officers and branch managers. They also have senior staff who are called monitors in various branches. The ground offices conduct the survey and give information about it. And if they want to open their account or something like a financial transaction, they do KYC. KYC means Aadhar card, pan card...pan card some of them cannot have it because they are daily wage workers.
Interviewer	33:53	But for example, these ground offices conduct surveys, right? Yes. And like to know what kind of people they are in terms of income, if they work, if they don't, if they are bank account and give that information to the bank.
Interpreter	34:30	If they want to take loan, then they have got the KYC. Otherwise, they don't. They also get their credit rating. If someone wants a loan, they collect that person's KYC and they check that person's credit score. Requires 10 to 15 days to complete all the process and for the person get the loan (Individual loan).
Interviewer	36:07	Since she started how the process involved? What changed?
Interpreter	36:36	In the beginning, there are more individuals' loans. They used to give loans from 5000 rupees, 10000 rupees and 15000. In 2002 they started giving loans to SHGs. What use to happened on SHG is the leader used to get all the money. She used to take loans for the other woman in the group, but she used to get all the money. There is generally ten women to create one SHG and a few used to live here, and a few used to live there. So, it is easier for them to get misunderstanding.
Interviewer	38:14	It was the difficulty with SHG.
Interpreter	38:17	Because in each area, the capacity of the ladies is very. There are different types of earnings. The city is very densely populated, so they have many women living in the same area. They live in rural areas, and they have farmland, so they don't that much close like to the communities here.
Interviewer	38:49	Make sense, the lands are bigger here.
Interpreter	38:56	That's why they started the joint liability group.
Interviewer	39:14	Maybe the self-help group as some difficulties to implement it in the rural areas...I will check if is some paper about it.
Interpreter	39:28	Maybe...
Interpreter	39:38	They made a group of 4 to 6 women for the joint liability group. For the SHG it compensates for them to save some money for the 10, 100 rupees each month or something. For joint liability group is not compensated to do the savings.
Interviewer	41:26	So, for SHG its smaller savings than for joint liability group.
Interpreter	41:40	The bank made regulations about how the joint liability groups should be formed. They made a policy. The goal, the women should be from the same community, the locality. They shouldn't be more than one woman from the same house for the same group (one woman per family). And all women shouldn't be from the same caste, they should be from different casts.
Interpreter	43:26	It's a peer pressure thing. If you pay, everyone takes loan. And if I pay back, you must pay back, she pays back, is peer pressure to pay back. They pay in that way. And the second is, if you cannot pay, other members for the group will pay for her and for next time, she will have to pay back to them. In this way, they don't miss the deadline. Usually aren't delays because at the beginning everyone is informed about this (installments are paid on time).

These relax these rules is time of pandemic because at that time people are failing to pay them back. But it is not due to their behavior, they really had difficult times, due to the Corona. So, over the past two years, they did the relaxation for that. And now everything is regular.

Interviewer 46:08 They were late on payments, and they allowed them to pay later because of the pandemic. It's that right?

Interpreter 46:20 Yes, because people were having difficult times, was not because they behavior, they couldn't pay because pandemic.
(Stop for a personal talk)

Interviewer 50:20 **How this process can be improved?**

Interpreter 51:06 In 2012 thy started to lend to the liability group. After eleven years, now, they themselves from the JLG, they're borrowed the money and now they're like after 11 years, they're very successful entrepreneurs. They don't need more loan than 60000 rupees because they have their own businesses. They earn a greater amount of money than they give to JLG. For those, they are trying to get individual loans, because now they can afford another one.

Interviewer 52:14 **Is the program being dependent on donors or if they are self-sufficient?**

Interpreter 52:19 They are a bank, so no.

Interviewer 53:24 **You can ask if the program incorporates corporate social perform aspects? (e.g. social strategy etc.)**
(Speaking Marathi with a lady from Seva)

Interpreter 53:59 So, they have the Foundation who does all the work in social NGO, activities and the Bank is for financial things. They work together, the NGO and the bank. Some of that money was that the money tied up in arms about a lot of problems that I felt I had a good idea about the program and the optics

Interviewer 54:40 **Are they self-sufficient, are they sustainable, right?**

Interpreter 55:03 Yes, they are. Where the foundation and the bank are situated, they are successful there, they have opened two branches in Mumbai and one branch in Pune and they are extending that. They have also made an application to RBI to expand their branches to all Maharashtra.

Interpreter 55:45 They do the woman empowerment in the Foundation. For example, if you want to open a food business, you need a license for that and here is when the foundation came and helped them. They know what happens is shop act, how they can get the paper further, they help them with licensing. Women make certain type of products, and they have exhibitions across cities for them to sell. They provide platform to these women, how to communicate with costumers, what costumers need, how can they improve their products. There is also another program called Community Radio. They announce the programs there. They have five programs on the Community Radio: child, youth, agriculture, women and environment. Those programs take 10 hours each day.

Interviewer 58:49 **Ten hours? They have programs for 10 hours each day?**

Interpreter 58:55 They have 5 programs, so each one take 2 hours per day or something, I am assuming.

Interpreter 59:11 There is a very drought area. They don't have the rain, water resources... They started building check dams for that. Small, sometimes temporary ones across villages. They are building 18 check dams. They used to get tanks because they didn't have enough water now for the past five, six years to do this check dams now sufficient amount of water and they don't need to rely on the water tankers anymore. This all work of Foundation.

Interviewer 01:03:57 From now on, is better we keep only Marathi because we are running off time.
Can you ask if the program is being available digitally?

Interpreter 01:04:14 The institution does do some digital payments. They have a mobile app, google pay and UPI. They work with various banks. So, there forgot to mention that the Foundation does have digital literacy and financial literacy projects. They have two mobile buses which contain two ATM machines.

Interviewer 01:05:14 **They have mobile buses with ATM machines to explain who ATM works?**

Interpreter 01:05:25 Yes. They go village to village to teach them to do. They do financial literacy and show them how to operate them. I said to her "I would love to see that! Really, I ever seen it".

Interviewer 01:05:48 This is such the India way to do things, uau

Interpreter 01:05:52 If you cannot come to the bank is okay, bank comes to you. You cannot go the ATM, you are okay (laughing).
(Interpreter is saying is like India eliminate polio, the disease, in an "Indian" way)
(...)

Interpreter 01:08:14 They have a target. By 2040 they have a goal to reach 10 lakh women with the financial literacy training (the one with the mobile buses). Today (April 2023), 8.5 lakh have already training. They are teaching them how to use the ATM, how to make digital payments. They will be able to complete the target in 2024.

Interviewer 01:11:53 We need to share this with the financial literacy lady. It could be "ATM on wheels".

Interpreter 01:12:10 I don't know if here you can apply. Because in rural areas you go 10km to find an ATM, here you walk five minutes anywhere and you get an ATM.

Interviewer 01:12:20 I just don't understand. If they go to rural areas to teach them how to use and ATM and they don't have one around, they don't practice...

Interpreter 01:02:40 At least they know. Even if they are farmers, they have to go to the main town to sell vegetable. They have to make the transactions easier. Even if is not too far, at least they have a weekly market

Interviewer 01:13:04 Yes, even if it's not daily, they can use it in a weekly or monthly basis.
(The lady asks about the interpreter's surname)

Interviewer 01:15:24 **You can ask if she thinks the microloans target the poor and if their social mobility is possible. If they can move from poverty. If the conditions improve.**

Interpreter 01:15:40 She was mentioned previously that the women in JLG, their conditions improve, and some are entrepreneurs.

Interpreter 01:16:19 There is a special condition from RBI. They are more focused on this group only, the four people. Other banks can give unsecured loans up to 10 percent. This bank is allowed by RBI, the Reserve Bank of India, to go up to thirty five percent (unsecured loan, no collateral). They have the special permission form RBI to 35% because they work in such a section of the society, These loans are kind of the ones without collateral. They only take 10000 more than 20000 rupees redundant. Their economic condition improves. Some of them build

their own houses. They have their one vehicle now, their children complete their education, there are very many successful stories. The bank only gives loan to women. The board of directors are all women. Seventy-five staffers are women (“This is a very unique thing; I never heard it”).

Interviewer 01:20:36 **What it is the main reason is for taking this loan. What are the requirements?**

Interpreter 01:21:21 In rural area, they don’t have and industrial area, so most of them take the loan for agricultural reasons. For food machines, food processing things, they remove shelves of the grain or clean the grain. In urban area, they want to sell fruits, some of them want to open pineapple shops, food vendors. In urban areas is here women start bigger businesses like stitching shops, groceries...But still, most percentage of the loans are for agriculture.

Interviewer 01:24:32 **What the documentation is necessary to take this loan?**

(Speaking Marathi)

Interpreter 01:24:52 They do the KYC, and there is Aadhar card that is the identity proof. Until 1 Lakh rupees of loan they need a stamp paper (official document) of 100 rupees. Two photos. If they want to buy machinery, they require quotations (the cost) of that machinery. That needs to be attached by you to the document to take the loan and the bank will transfer direct the money to me. If they want to buy cattle, they tag their ears to know which one is yours (bank knows and you know too). If you want to buy some type of vehicle, the book that comes with the vehicle you have to write down the bank name.

Interviewer 01:29:28 **Usually, they are banked or unbanked?**

Interpreter 01:29:30 Yes, yes, they have.

Interviewer 01:29:33 **And what is their literacy level?**

Interpreter 01:30:04 So previously the literacy level was really low. Like 25 years back. When they submitted that document to RBI and that document was rejected because most have the palm prints on that document. But these women got the training how to read and write, and they learned how to read and write, and they all did the signatures, and that's required on the RBI, and it was accepted. After that time, many things changed now. Most people from the area go to school and they have learned to certain standards. Previously, they used to first and second standard and not go to regular school are those who are liable. So that situation changed significantly.

Interviewer 01:31:34 **Even in the rural areas?**

Interpreter 01:31:37 Yes. Now only 25% people in all are illiterate if they are from the old times (old age), and the rest of 75% are literate. And this case only includes old people, because the rest have studied up to seven to eight standards (standard is education level). They have completed their primary education, but halfway through high school education has been completed.

Interviewer 01:32:40 So, they have the high school?

Interpreter 01:32:43 For Americans they have 12 standards, they measure high school education in 12 standards. Here, in our high school, there is only ten standards.

Interpreter 01:33:34 Their client includes women from 25 to 40 years. The majority of their clients consists of these years. These people have completed their seven to ten standards, that means they have completed their high school education or halfway to the high school education.

Interviewer 01:34:36 **Do they pay the settlements on time and what happens if they don’t.**

Interpreter 01:35:05 There are legal facilities to take action. Usually no one details a payment. Less than two persons do late payments, 98% is in a good rate.

Interviewer 01:35:57 **Do the borrowers trust the process, and do they are bringing peers?**

Interpreter 01:36:35 She said in on each Sunday they have one newspaper. In the newspaper that published one success story. Everyone read the newspaper and they know that women from their community, so they get to motivated to do better. Each Sunday, they give 100 papers to that woman only to distribute across communities. Women get motivated to get their model of business, it is a good marketing technique. In the radio show they also tell success stories. The leaders, they talk to women. They conduct sessions to spread awareness, they are a good example, right? Entrepreneurs are also successful. She has women work for her. Those women who work for her get inspiration for her, because they started earning money regularly and then they apply for a loan in the bank.

Interpreter 01:40:19 They also do a door-to-door survey for the women who live far away to collect money and everything. They don't have to go to the bank, if the bank is 10Km away, I don't need to travel to the bank because bank will travel to me, bank will reach me on my doorstep. For the past two years they started this. Many accounts were open because of this, previously, they didn't have a bank account. Women wanted to open bank accounts, but they can't, they have work. And because they are daily workers on the farms, they cannot travel 10 km to open a bank account. There are more inclined to save money if the bank reaches her. They are incentivised to do savings.

Interviewer 01:42:20 **In urban areas?**

Interpreter 01:42:28 Yes. In my city these banking services are only provided for seniors and super seniors. For example, I have to summit a check for a bank. I don't get that service by going. I can't call someone in my office. They come to my office, collect this check, and go back. I can't because I'm not a senior citizen.

Interviewer 01:42:49 If you are older, you can do that?

Interpreter 01:42:51 Yes. My grandmother has that service. They need to be seniors or super seniors, more than 60, above 80 years old. They come to your house to do all the transactions. How do you do? The old people that cannot go to the bank?

Interviewer 01:43:23 They ask to someone.

interpreter 01:43:26 And if they are not available? For example, if someone is retired and they get their pension. So, on the day, the person will come from a bank and give you a pension and take your signature.

Interviewer 01:44:22 In our case you need to go to the post office.

Interpreter 01:44:29 It used to happen many years back. Go to the post office used to happen but in the old days. This happens in all India. All national banks do this and also the private one. In private banks, they will provide the service even if you are not old.

Interpreter 01:45:05 They give more interest to senior citizens.

Interviewer 01:45:13 **She thinks that exist a sense of collectivism in the group?**

Interpreter 01:45:19 She asks how much more time do we need for her.

Interviewer 01:45:28 So yes, we can pass this collectivism one. **You can ask how they manage the financial stress and what are their concerns about money... for example, the illness, the school fees...**

Interpreter 01:45:31 You made her to postpone her call.

Interpreter 01:46:47 In any situation they give kind of why you should take loan. They give them information about why you should take a loan. They should take a loan for productive reasons, not for their wedding or anything like celebrating things. Because they cannot return that loan, right? So, if you take long to buy chickens, at least you can set eggs. So usual, take you in for productive reasons, is why they are taking also financial literacy. Most women take loan for proactive situations such drought area and to sell stuffs in the community because they have a regular earn.

Interviewer 01:48:22 **You can ask if she knows, in addition to this program, they go to another source of credit such moneylenders.**

Interpreter 01:49:00 They have weekly market, there 150 women are selling fruits and vegetables. But whatever they are growing in their farms comes in that market. So, together what is the flow on this market they conducted the survey by NARBAD. In the market you need some kind of amount with you, if a transaction happened you need some kind of amount. So, in the morning, they used to take 1000 rupees from a private money lender. By the end of the day, they must return the private moneylender 1100 rupees. They are opening a new category called CICI (cash credit) – is a program where their staff gives money in the morning and collects in the afternoon. Their interest is very lower than the private moneylender. So even on new interest, the calculated, it doesn't go up to 1100 rupees. So, they also get one thousand rupees. This is very lower when they do turn the money in the evening.

Interviewer 01:54:26 **What is the orientation of the borrowers, if they are long term oriented or short term, if they think the money for emergency, for example is in the long-term perspective, like for business...**

Interpreter 01:55:00 Unsecured loan they give for a short term and the secure loan they give for a long term. The interest rate for secure loan is lower, for unsecured loan is higher. For long term (secure loan) they take for 1 Lakh rupees or more.

Interviewer 01:55:54 **The religion or cast has some influence on the perception of the program.**

Interpreter 01:56:25 For unsecured loans, there was one degree calls economic backward class, is like an economic category, they have less. These costs apply more for unsecured, generally open category people apply for a secure loan because they have collateral.

Interviewer 01:57:31 Sorry, but my question was if she thinks that religion or caste influence the perception of the program...

Interpreter 01:57:42 They are in an open category. They are not categorized otherwise, comes in the open category. Economically weaker section applies generally for the unsecured loans, the ones for economic backward class.

Interviewer 01:58:10 So, religion and caste doesn't matter.

Interpreter 01:58:14 No, that is a caste category. Economically backward classes are a caste, they have less money, that's it.

Interviewer 01:58:42 **Can you ask if this model could be used outside Pune?**

Interpreter 01:59:14 To open each branch, they need permission for the RBI. They are open new branches (for now they only have 3); they are applying in RBI to open branches around Maharashtra so let's see what's happened.

Interviewer 02:00:00 Thank you so much.

6. Author and researcher specializing in SHGs in Maharashtra who also works at a social trust (Book Author)

Interview transcript of a researcher and a book author of SGH in Marahastra_R2023-01-16-04-56-08.WAV

The interview was conducted in Marathi and translated into English with the help of an interpreter at the Women Empowerment Program facilities in Pune, India. The interpreter was necessary because the book author was more comfortable responding in Marathi, although she could communicate in English.

April 16th, 2023

- Interviewer 00:05 **Why is she connected to Seva?**
(Speaking Marathi)
- Interpreter 00:33 So, she was being work in N.B. Trust for the past sixteen years, her focus area of working is development of adolescent girls.
- Interviewer 01:10 **What is her connection with MFIs/ SHGs?**
(Speaking Marathi)
- Interpreter 02:09 She was a student in N.B. school. And then she joined praxes since eighteen. So basically, she has been working, and she has been associated with them in the rural areas. Where there are projects about the water conservation. So, at that time, women used to earn money and spend money. They didn't have a habit of saving the money. So, they inculcated that habit into their lifestyle. The self-help group started, okay? At least women working in the area get the habit of saving, at least to help her family. She basically walks in the domain of making women self-sufficient and empowering.
- Interviewer 03:15 **OK perfect! so it's a mix between the self-help group and the woman empowerment.**
- Interpreter 03:20 Yes.
(Speaking Marathi)
- Interpreter 04:28 So basically, what she did was running a campaign to encourage women to create self-help groups, and then she did was to financially educate women. Because they used to think that if there's a deposit, certain amount of money, if there is a **man**, but the lady officer who is working and there is a guy next time, they used to think their money ran away with that woman. That doesn't happen in a bank, right? They really need financial education. So, they have provided the financial education, encourage women to open their own banking accounts to let them know how it a bank works.
(Speaking Marathi)
- Interpreter 06:11 Previously they used a form, and all it used to be in English. So now the N.B. Trust made efforts to let them know that they should be in two languages English and Marathi, which are their original languages.
- Interviewer 06:24 **But are the forms their account or...?**
- Interpreter 06:27 Some open the account, to slip loan ... any type of form. Honestly, in the banking should be in at least two languages that is English and Marathi, because these women can't understand English.
- Interviewer 06:42 **OK, sorry, but this is a bit strange. I mean, English is also official language, but a lot of people don't speak English, right? So how do they do?**
- Interpreter 06:59 Yes. Now they have forms in Marathi. So, they made efforts to include the language Marathi, which included every form, spin everything. And they also

suggested that women should be there as official of bank officers should be there so that women will be able to communicate instead of all what previously men, it was their request.

Interviewer 07:30 They feel safer with women.

Interpreter 07:34 Yes, comfortable.
(Speaking Marathi)

Interpreter 08:05 So, most of these women are not literate. They didn't know how to do the calculations they didn't know that ten pls ten is twenty. So, they conducted night schools to teach the calculation and how to do their own signatures.

Interviewer 08:26 **And about the identification. These girls, women, to open the account they have ID or the digital Aadhaar...**
(Speaking Marathi)

Interpreter 10:01 If they want to open a personal account, they require Aadhaar card, Pan card and two photos. For self-help group to open their account. It is different. So, for example, there are many women, at least 20 women per group to open accounts, but only two women – the one who does the calculation and other is the head of the group – only the documentation of these two women is required. So, they required require Aadhaar card, Pan card and two photos for these two women. For other women, they have to write their names, age, and if they need to take loan someday for SHG they need to submit all their documentation of all the ladies in the group like Aadhaar card. To open the account only that information is required, for taking loan they also need Aadhaar card of the women and signature of all women.

Interviewer 11:25 **Okay...signature...but if they don't know how to sign?**
(Speaking Marathi)

Interpreter 11:24 The finger, they can use the finger.

Interviewer 11:39 **OK, I interrupted, sorry, she was talking about the night classes ...**
(Speaking Marathi. The Interpreter asks to interrupt the answer to be able to make the translation easier.)

Interpreter 12:40 They started the overnight classes into two different classes, for at least they know how to do their signature, know the name of their village, how to write their address and everything. So, basically in 1995, when they started the SHG, women were very reluctant to even invest/deposit 20 rupees in the SHG because they were not trusting the system at that time. Now, they summited two thousand rupees, five thousand rupees. Now they're okay, but at the time they were not very sure about the system. What they do is going to each village and do sessions for them.
(Speaking in Marathi)

Interpreter 14:07 So basically, right after the awareness sessions, members of the SHG increases. Number of SHG increases number as well of member of SHG. She was also starting all this. If the woman wants to save the money, they also need to earn some money, so that's how women empowerment started and skill development also.
(Speaking in Marathi)

Interpreter 15:57 There is a region of near Pune, there is a SHG that took a loan. They encourage these women to get a loan to get the machinery, so they fertilize are fit. In a rice paddy. They have to blind the pill; it is the fertilize pill that nutritious the rice paddy. So, they provided that machine to these women. And they were doing production of one ten, two dozen of these fertilizer kits.
(Speaking Marathi)

Interpreter 16:42 So, the self-help group own one lakh rupees out of this. One month they earn one lakh rupees.
(Speaking Marathi)

Interpreter 17:09 So, this started in 2000. It was functioning until 2010.

Interviewer 17:14 The fertilizer thing, uau
(Speaking Marathi)

Interpreter 17:44 They used to provide information to SHG about what kind of machinery they need. So, they engage to buy ...like a noodle machine. And second, a sewing machine.
(Speaking Marathi)

Interpreter 19:40 So basically, with the study of N.B. Trust. They observed the many reasons why they take a loan. In the beginning was do you want to spend any money for their children's wedding or daughter's wedding, they want to buy gifts for other people. They want to go shopping for the wedding and they want to build their house or refurbish their house. So, for some of the reasons, they did awareness sessions about: why should you take long? So, one of the reasons is instead of spending money on wedding you should spend the money on their education. So, it's like that. And you shouldn't pay for extravagant gifts to other people's wedding. You shouldn't take loans for that, but you can do it for productive things ...because depending on how it's needed for you, what is important, so it's fine. When she started kind of taking loan, because was too hard for her family to take a loan. Her family took the loan through SHG. So, previously because she didn't earn any money, she didn't have a saying in her house or any decision-making thing also because she is not used to taking that money. Now she takes a loan for certain reasons. If she takes a loan, for example.... Which crops should grow in their agricultural land. Now, because they take loan in her name, she gets to say what should be. Because she can provide the money, she has a saying in her house. She has seen her house heard. Everybody respects her. Actually, she is taking that decision. In the farmland where she was previously working but was not making decisions. Now, she makes decisions.

Interviewer 22:05 **You can ask, how those women at the beginning, how they see the money. Because those awareness sessions prove they the notion about what is important and should be prioritize or not. How they use money, because, for example, for me, it's normal. My grandfather has a banking account, my father has a banking account, the saving stuff is easy for us. But all you explain to those women how they should do the things.**

Interpreter 22:46 In starting, she explained that they didn't have a habit of saving anything. so, they did awareness sessions about it, but I ask her.

Interviewer 23:00 **Ask about what kind of questions they have or some stories.**
(Speaking Marathi)

Interpreter 26:13 She was saying her said own experience about her family. So, she has two siblings. Her mother has two children. Her mother was a delivery worker and her father not used to work, he was drunk, an alcoholic. So basically, she was the sole owner of the family. She used to earn 20 rupees a day. Out of that, 15 rupees were going into how they spend the money, as a daily expenses. So, these 15 rupees, were spent. She didn't ever think about saving those 5 rupees remaining. If her father takes the money, the money goes away. So basically, they used to think on a daily basis, she and her mother. And she actually made aware about this, that if she is earning money, she should save at least those 5 rupees, some of the women were saving money in different types of division

of house or corner of their house somewhere. So basically, before the awareness sessions nobody had the banking account. This was the first time they think about the future. Any medical emergency happens, what will you do about your children's education... Because previously they never talked about these things. They were not aware if they put their money in a bank, the money is safe. And secondly, on interest on it, they did not know about it. So basically, what she said they played the game was kind of, if you will give then rupees to that person to buy something that money goes transfer to others. How transaction increases the amount of money that you have. So, women used even to deposit it 10 rupees in a bank and get 10 paisa [cents in India]. When they realize the money is increasing, they started to save money for their children's education and for their health. They made women are aware and she is more empowered if there is a certain amount of money by own her name in the bank. She has financial backing support.

Interviewer 29:17 **You can ask, when she started what was the main challenge she faced, for example, to explain, these women in the awareness sessions... what were the challenges.**

(Speaking in Marathi).

Interpreter 30:22 What she explained to me was, her main challenge was on no matter how many awareness sessions they had, the women were not convinced to open the banking account. That was the biggest challenge. They keep on telling women to open the account and they finally open the account. That is one village quite poorly where there was no bank. Because of everybody going to do the savings (women), the bank opened the branch there.

Interviewer 30:55 **In her opinion, how the system of SHGs can be improved?**

(Speaking Marathi. Some ladies from WEP pass by.)

Interpreter 35:27 What she said is that now, there are primary groups of SHG that are very much established. What they're trying to do, the leaders from these self-help groups are going to remote areas to tell other women about SHGs. Because on those remote areas they still don't have SHGs. These women from their villages are going to remote parts of their villages in Indian to conduct the awareness sessions for these women that are living in rural areas. They are covering financial literacy in those areas and tell them how the process was for them (leaders). Recently they started another project called "S. Arca Saky" [Arca Saky translates to English means "financial friend"]. In this project women stay aware that they need certain type of documentation, Aadhar, Pan card...because one day if you need to take any government scheme is that you need a certain type of documentation. So, most of the time they don't have this documentation because of that, they cannot go into the subsidies for the government, so they should be updated in this area. That's why they're encouraging women to have their documentation this year. So sometimes these women have ID card, but the signature has different names in different documents, so they need to keep the same. Sometimes they are married for 15, 16 years, and they don't have marriage registration. So, they need to have that. If the woman is a single parent. She's a widow. She needs to have the husband dead certificate or if that woman is a single parent, she needs to have the certification for that. And they can take advantage of these schemes, which are given by government, but they can't take benefit of it because their documentation is a little bit lacking. So, they are they are making sure that each woman has her documentation clear so she can get the benefits of these schemes.

Interviewer 38:09 **I thought that the problem was solved by the digital Aadhaar card...**
 Interpreter 38:11 Aadhar card is only the identification proof... what is your name, how you look like... it designed your biometrics. It doesn't tell you a marital status, you are married to whom, or any marriage status change, or any other documentation that is required.

Interviewer 38:27 **What are the requisites to join the SHG?**
 (Speaking Marathi)
 Interpreter 38:55 She should be locally about 18 years of age.
 Interviewer 38:59 And married or something ...
 (Speaking Marathi)

Interpreter 39:04 Not necessarily. Not necessarily.
 Interviewer 39:15 **Ask her if she felt that those women after joining the group, they increase the lifestyle.**
 (Speaking Marathi)

Interpreter 40:34 So, she is telling case studies, kind of. She is saying they benefited immensely. One woman is nurse teaching and she join the SHG. She could support her family in education. Now one of them is a doctor and her daughter is a doctor, and two of her our sons are working in a company.
 (Speaking Marathi)

Interpreter 44:29 So, there is one remote area that called "V" and is a very remote area. Where those women, prior to joining the SHG, there was a draft dam construction going on there and they need tea. She had to provide tea for the construction guys. And she did not have any support system. Her husband was addicted to alcohol. She had three girls. So basically, she had no support system. She was again living daily. And then she joined self-help group. She got to know that she has many friends now is good because she didn't know anyone and didn't have that support. So basically, the SHG provided her that, and with this SHG she could completely her three girls education. I will complete their education. Now they're happily married. She has grandchildren from that tea work she was providing. She now has a restaurant in a very famous wall. It's all very famous area. There is one community for minor dispute that should be solved outside of police station. So, she is on that committee. Her husband left the addiction, is no longer alcoholic. They bought ran the restaurant together.

Interviewer 46:51 This is a success story.
 Interpreter 46:55 Yes. So basically, that was an issue going on. There is a school, and also a hostel. It was like the hostel was in refurbishment. It was not in a state where girls can go and live. So, she facilitated them to go, ten girls for one month and provided support to them until the hostel opens. Thirty-five girls are currently living there, so it's not hard business the hosts are from N.B. Trust. So now, they considering the N.B. Trust their family. Because of that she joins the SHG, she got the loan...now she is providing to them...

Interviewer 47:54 **One of my questions is exactly that! So, they trust the process and the group becomes like a family and very supportive. OK, OK, that was another question, so we can move for next one. The other question is if the payments are made on time.**
 (Speaking Marathi)

Interpreter 48:35 Previously they didn't used to deposit money on time. So, they conducted sessions there that they should build the habit of depositing money on time and conducted session for it.
(Now, she shows us the passbook for us to take pictures)

Interviewer 48:58 But how can I get you a picture? Yes.

Interpreter 49:24 So, she SHG name is "Manguexi".
(Speaking Marathi)

Interviewer 49:47 This is amazing!!
(We are taking pictures to the passbook)
(Speaking Marathi)

Interpreter 52:24 Now, most of them paid on time because of the awareness sessions. In between what happened, they didn't have the habit. They kind of began kind of decorum. Decorum is the leader. So, for twelve days of this month, you should submit the money, to come to their houses and is a decorum – how should you do this. Guidelines!! Make them aware of the guidelines. There is a woman who take a loan of 1.5 lack rupees (is a lot) and she was not returning any amount of money. She took her family emergency, and she was not returning money. It happened very rarely, but it did happen. They went to her house to find out what was going on and why she wasn't returning the money. So, there has no member of her family making money. Then, they gave her the option. Either you can send soil your green's, or she can start selling vegetables. At least do something to earn money to be able to return some money to the SHG. And she did. There is not even a single group that is a default group.
(Speaking Marathi)

Interviewer 54:03 **You can also ask how these ladies manage financial stress? For example, they if they have an emergency, if they ask for money to their families... Actually, before you can ask if they ask for other sources of money outside of the SHG such money lender, other loan...**
(Speaking Marathi)

Interpreter 55:38 There is one society for funds in the villages. They put down their money. There only men of the family collect the funds. They only take loan from that fund if required, if as a family emergency happened. Women mostly prefer take loan form SHG. Rarely, rarely they would go there. These funds are collected to celebrate the village festivals.

Interviewer 56:13 Okay, so they make the funds for the festivals and if they have an emergency, they take from there, got it. So now, you can ask **about the financial stress, how they manage it.**
(Speaking Marathi)

Interpreter 56:54 Mostly, they take loan for their children education, or wedding...for marriage, any emergency.
(Speaking Marathi)

Interviewer 57:18 Sorry, but I'm asking you, for example, if they have an emergency, if they go and ask for money to the family or if they have some financial struggle ...

Interpreter 57:26 I will ask that. Now they are taking money for the agriculture industry. They want to buy tractors, now they are taking loan for that. They directly take the loan from a bank, which they have account like SHGs, they take loan from that, they don't borrow for family. They can take loan up to 4 to 5 lakhs now.
(Speaking Marathi)

Interpreter 58:32 In "X" that is a remote region, they take a loan up to 20, 30000 rupees, only. Recently, there is another village around here (more central), where they take loans up to that because their earnings are more than "X".

Interviewer 58:55 So, it's different even in rural areas.

Interviewer 59:14 **You can ask what are the financial worries of are the borrowers? If old age, school fees, monthly bills, expenses...**

Interpreter 59:20 She told you that previously on. Yeah. Like health and children's education, they're doing that.

Interpreter 59:49 **What are the social/health/ kind of problems the borrows have? This question is broader because is related to environmental, safety, health, and social care.**
(Speaking Marathi)

Interpreter 01:02:33 If there are a natural disaster, if their house get damage, they want to take loan for that. They want to take loan for various reasons and different quarters of the year. May, June, July they take loan for agriculture reasons, if they didn't sell the goods at price they expect, and the market prices fall for that. June and July they take loan for their children education too. Very reasons can come each quarter (season loans).

Interviewer 01:03:25 **You can ask if the ethnic or if their religion and caste influences on the perception of the program.**
(Speaking Marathi)

Interpreter 01:03:57 All women come from a different religion and caste background and their habits doesn't influence at all.
(Speaking Marathi)

Interpreter 01:05:20 The objective of this project is, if she can save money, if the women earn money, if she has financial backing, then she has a say and respect in the house. So that is the objective of the project – to make them self-sufficient and empowerment. One other thing is women from remote areas haven't been explored that much outside the word. They do their daily work – they do that, and they earn their than – is daily wages, so they don't have explored that much. She needs to explore to have various ideas, right? So, they take the ribs of this lady's exposure with it. They conduct for them. In the beginning, they're very reluctant to join when they don't want to get out of their houses and go anywhere. So, they need encouragement and everything. Takes a lot of effort to make them come out of their houses and go outside. So, they do work anyway. They work in daily wages, but they go to work and come back to their houses. It's like that. But they don't explode outside work. With this, they do explode outside, and they develop their personality, they build skills... ah! And they also take loans for entrepreneurship I forgot to mention!

Interviewer 01:06:57 **You can ask if the project is only in Pune or to in another cities.**

Interpreter 01:07:03 **Another villages around Pune, the project is basically in rural areas.**

Interviewer 01:07:09 **Yes, but if she thinks the project will be implemented in another state, for example.**
(Speaking Marathi)

Interpreter 01:08:11 So basically, that is one district called “X”. They also started this SHG, is still in Maharashtra, one of the state calls “Arunita Pradesh”, they also went there and started the SHG there with this N.B. Trust. She has one book on the self-help group. And it is a national level literature publish, , and internationally she spoke about this... she wrote a paper...so you can go to through her material.

Interviewer 01:08:58 **Yes, sure! Just two more questions only about digitalization. They work in some way in digital and how those women perceived the digitalization.**
(Speaking Marathi)

Interpreter 01:10:09 So, they were trying to implement the SHG digitally. Also, women make digital payments for other reasons, but still SHG is cash. They do transactions in cash. Out of all the groups, they have selected seven groups, SHG, where they have provided the training to do digital payments for the SHG. But it hasn't been implemented yet. They are going to.
(Speaking Marathi)

Interpreter 01:10:46 When they actually went there to training them digitally, they got to know that these women didn't have enough documentation and that's how the next program started.

Interviewer 01:11:01 The financial friend, right?

Interpreter 01:11:05 Yeah, exactly.

Interviewer 01:11:18 **Last question: What she thinks is necessary to be here on this field on this to pursue this career.**
(Speaking Marathi)

Interpreter 01:11:36 Patience, she said. A lot of patience.
(Speaking Marathi)

Interpreter 01:12:14 They need understanding. And they need to go to the grassroots level to understand these women's problems. If one woman is dangling a SHG depositing 20 rupees. But she won't be able to speak out loud that she is not feeling completely safe with keeping 20 rupees with you. They should be able to understand that concern of that woman when she's not even speaking about it. Do nonverbal communication. So, they need to understand where these women come from and what their background is, what their concerns are. When they get to know they will be able to pick up these nonverbal problems.

Interviewer 01:13:09 OK, she can write the name of the book.
(Speaking Marathi)

Interviewer 01:13:23 Its only in Marathi? Okay, but you can take the name just to see the Book.
Thank you so much! (Speaking Marathi)

Interpreter 01:14:57 They have completed 25 years since these SHGs started. They should have some papers publish in English.

Interviewer 01:15:20 Can you ask her if the SHG are being “commercialized” and losing their social propose (I explain the concept). She was totally lost.
Since you started do you feel the interest rate change? Increase?
(Speaking Marathi)

7. The first group included three women (Group I)

Group 1 Interview_SHG_R2023-01-18-09-12-27

Group of three ladies of WEP (2 sisters and a friend). It is also present with us, the Founder of SEVA, who intervenes.

The interview was conducted in Marathi and translated into English with the help of an interpreter and the founder of SEVA in the WEP facilities in Pune, India.

April 7th, 2023

Interviewer 01:14

Why did they join the SHG?
(Speaking Marathi)

Interpreter 02:08 She wanted to start her own business, selling fruit, and buying a sewing machine, because joining the SHG she would get 50 000 – 60 000 once a month and would be able to do that.
(Speaking Marathi)

Interpreter 03:31 They have been part of the SHG for the past ten years. In the beginning her mother was part of the group and started to have an income of 50 rupees. Now they are each one investing 500 rupees. Before the investment they were joining the SHG.

Interviewer 04:14 **What are the requirements to join SHG?**
(Speak in Marathi with the Interpreter)

Founder 05:29 Basically, the requirement is basically age. They should be more than 70. And you cannot be part than more than two SHG. If you want to borrow money you have to contribute first with money for the group.
(Speaking Marathi)

Interpreter 06:10 Regarding the documents, you need a Pan card and Aadhar card.
Interviewer 06:32 **Asking them if they have a banking account?**
(Speaking Marathi)

Interpreter 06:41 Yes, they all have bank accounts.
(Speaking Marathi)

Interviewer 07:01 **For them, the process to join SHG was easy, did they have some difficulties? What kind of challenges did they face?**
(Speaking Marathi)

Interpreter 07:15 It was an easy process.
Interviewer 07:20 **Are they bringing other people to the group? Friends or family?**
Interpreter 07:30 Their mother was there, it was because of that they join.
Interviewer 07:38 **Yes, but after, now, they are inviting other people to join?**
(Speaking Marathi)

Interpreter 08:22 They brought friends.
Founder 08:27 She joins because her mother-in-law.
(Phone rings)

Interviewer 08:33 **You can ask how are made the register of the payments? If it is digitally or on paper. How it works.**
(Speaking Marathi)

Interpreter 08:56 Now is online, previously it was in cash. Most of them still use cash payment but her group (one lady) operates online.
(Speaking Marathi)

Founder 09:44 So, they are different SHGs, that operate in different way.
Interviewer 09:59 **If they know, if their peers and themselves pay the settlements on time, if they follow the SHG rules.**
(Speaking Marathi)

Interpreter 10:12 Yes, they pay on time.
Interviewer 10:18 Can you ask if they have a rule if they don't pay on time, they need to pay an extra, the fee of 10 rupees the other lady told us about it yesterday.
(Speaking Marathi)

Interpreter 10:42 (I am introducing myself to the Founder, and they realized I am Portuguese, and she mentioned some words in my Portuguese)
Interviewer 11:42 They don't, no.
To make the payments, they have meetings, or they go to meet the responsible one for the payments, or if they are all together.

Founder	12:13	There is an office, they go there to pay. (Speaking Marathi with Founder)
Founder	12:28	Her mother-in-law collected for 20 women; she goes to the bank. There are three ladies responsible for managing the SHG. (Speaking Marathi)
Interpreter	13:25	For their group is only one person. For her group three women are responsible and if someone on the SHG needs to take the loan the signatures of these women are required. (Speaking Marathi)
Founder	15:17	So, for her is not a SHG where you get the loan, is different. But in the SGH they collected the money and there is a responsible, that's a SHG. (Speaking Marathi)
Interviewer	15:40	They know what's the main reason in the group to take the loan. (Speaking Marathi)
Interpreter	16:43	For marriage, if they are having financial difficulties, if they want to buy a vehicle, a scooter, if someone is in the hospital. (Speaking Marathi)
Interviewer	17:29	After joining SHG their income increase? If are more children attending the school, they can afford health care... if their lifestyle/ livelihood, income increase. (Speaking Marathi) (Founder reformulates the question for them)
Founder	19:19	They are saying that in their group there is a lady that her father passed away and she got 10000 rupees. It was not a loan, was just to help her. We asked them from here the money comes, and they don't know, probably from the government. You must meet my friend because she is an expert, and you can ask all these questions to her. She wrote a book on this. And all of this will be very clear. (Speaking Marathi)
Interviewer	20:00	Really, omg thank you. (Speaking Marathi)
Interpreter	20:47	They are building a habit of saving because of the group. She is saying that it feels save when they have a certain amount of money. (Speaking Marathi between them, Interpreter is explaining how the interest rates works for SHG)
Interpreter	22:29	What she is saying is some people are taking loans also. The interest percentage is very. But you can check with the lady book. I would be upset if I didn't take a loan and must pay interest on it.
Interpreter	22:45	Is because of that you have to take a loan. For them SHG is not compensate for them to take a loan, but yesterday, one lady explained to us, that for her group you have to.
Interviewer	23:12	If the people on their SHG goes to another source to borrow money, for example, banks, moneylender... outside of the group. (Speaking Marathi)
Interpreter	23:36	No, they don't go.
Interviewer	23:42	In the group is all women, right? (Speaking Marathi)
Interpreter	23:47	Yes, only women.
Interviewer	23:51	Can you ask about what is the literacy level of the group? If they know how to read or write.

Interpreter	24:12	(Speaking Marathi) For their group all they have primary education, at least, so they know how to read.
Interviewer	24:27	They can read the form and see how it works.
Interviewer	24:37	(The interpreter confirms with her head) If they feel, if they have some problem, they feel support on the SHG, they will be going to help them. They can count on them.
Interpreter	25:08	(Speaking Marathi) Yes, they do.
Interviewer	25:14	If they have some emergency, some financial stresses, how do they manage it? If they go to SHG, if they ask for money to their families...
Interpreter	26:53	(Speaking Marathi) (Founder also helps interpreter with the question) She is saying that depends on how much money they need and what kind of emergency it is, and according to that, they decide where to go.
Interviewer	27:18	What kind of orientation does the group have? Do they think the money for an emergency now or if they think in a long term? I am just thinking maybe is the same... depends on the situation.
Founder	27:37	Would be in the long term if they have to do some renovation to do in their house, if now is in short term.
Interviewer	27:45	Last question, the SHG is composed by different casts and religions, if they think that can influence the payment on time or not.
Interpreter	28:17	(Speaking Marathi) They have women for different religions and from different casts, but no. There is no such thing, they don't act or do different because of that.
Interviewer	28:33	Thank you so much.

8. The second group comprised four women (Group II)

Group 2 Interview _SHG_R2023-01-18-09-12-27

A group of four ladies, half-part of WEP (1 mother—responsible for the SHG, 1 daughter, and two more friends—they are neighbors), is also present with us, the founder of SEVA, who intervenes. The interview was conducted in Marathi and translated into English with the help of an interpreter and the founder of SEVA in the WEP facilities in Pune, India.

April 7th, 2023

Interviewer	01:14	Why did they join the SHG?
Founder	02:36	(Speaking Marathi) Initially they had problems because people didn't believe them. They thought that they would take the money and run away. (Speaking Marathi)

Interpreter 02:42 Because the people that gave them information about this SHG, such “you can have your SHG” – they don’t believe them. They were not convinced because they were asking “and if someone takes the money and run away what’s happened?” So only these twelve ladies there to worked together and created the group.

Interviewer 03:07 At the beginning they didn’t trust...okay.

Interpreter 03:10 And they made three people responsible.

Founder 03:15 Is like the register, the secretary, and the finance.

Interviewer 03:21 **What are the requirements to join SHG?**
(Speaking Marathi)

Interpreter 03:45 For them is marriage women, above 18 - 60 years old and living in the same area.

Founder 03:55 And minimum 10 to 15 people.
(Speaking Marathi)

Interpreter 04:18 For them started with 12.
(Speaking Marathi)

Founder 04:35 BPL is below poverty line
(Speaking Marathi)

Interpreter 04:41 She is currently operating in two SHG. One of them is a regular one, other is below poverty line SHG.

Interviewer 04:52 Sorry, but below the poverty line?
(Speaking Marathi)

Founder 05:12 For them is more facility for BPL group.

Interviewer 05:15 Okay, but is possible for her to be in these two at same time?

Founder 05:18 She is running the two groups. She is managing two.

Interpreter 05:22 Previously they also said that was okay for women to be on two groups, but she can’t participate in more than two groups.
(Speaking Marathi)

Interviewer 05:44 **But I am curious, what is the difference between the groups the BPL and “the normal” ones.**

Founder 05:50 Income, the source of income. They get more preferences. You can go to the government and tell them your earnings and get a certificate.

Interviewer 06:12 **What is the documentation they need to join SHG?**
(Speaking Marathi)

Founder 06:19 There is something call ration card, is a British word.

Interpreter 06:34 Because at British time they use to get ration on the base of that, to calculate the quantity of food.

Founder 06:44 In every family should have so much rice, so many greens, so much portions of daal...and that comes from the government.

Interpreter 06:53 Basis on their income of their income the color of the card is decided. That is also other thing

Interviewer 06:56 Really...

Founder 07:02 That food is given to the people who can afford it. Because with corona everyone survives because of this.

Interpreter 07:10 So basically, in this case (SHG) ration card is used as proof of identity prove and where do they live.
(Speaking Marathi)

Interpreter 07:24 Those women who hold the yellow card can be include in the BPL SHG. (Speaking Marathi)

Founder	07:33	More facilities for those.
Interpreter	07:36	So, they need, ration card, pan card and Aadhar card and two photos.
Interviewer	07:48	What are the levels of literacy in the group?
		(Speaking Marathi)
Interpreter	08:21	There are two fillable forms, which contain two photographs, identity proof, and they are submitted to the municipal government. After they have submitted the documents, they open an account at the bank.
Interviewer	08:39	But everyone does that?
Interpreter	08:40	Yes. All group.
Interviewer	08:50	Sorry but correct me if I am wrong, but usually they have two or three ladies responsible for all the group.
Interpreter	08:55	These ladies do that work ...
Founder	08:56	But everyone needs to have a bank account nowadays because anything you get for the government is called “direct benefit transfer”, you need an account. They started to have an account in corona. Away from the subject, during the corona the schools were closed. For the government could not give the nutrition meals to the children, they were given directly to the mothers, the money. For that the mother had to open an account. So many of women started because of that open the account. And even for 5 grade the money goes there. The money can not come on cash for everything.
		(Interpreter is speaking Marathi to explain the ladies about what we are talking about it)
Interviewer	09:58	But for example, the last report from World Bank, says that around 70% of the Indian adult population has a banking account, it is because of this?
Founder	10:12	The cooking gas, you know the cooking gas, they have it for free. They must pay but then the money comes from the government to bank transfer. If was not in that way people were doing a lot bad things with the money, given only half money...and keep it off and shutting the poor people, now cannot treat.
Interviewer	10:33	But do you think they use the bank account?
Founder & Interpreter	10:35	They have too.
Interpreter	10:38	They have to get the money from the bank because the government submitted the money on the account right.
Founder	10:46	I know many women; I was helping them use the ATM...even to get a printer they don't know. They get the passbook, but they don't even know how to print it. But they are learning, they have to.
Interpreter	10:57	Some woman gave me her card and told me her number, I used to tell them “don't tell other people”.
Founder	11:07	They are afraid of the machine because takes money.
		(Speaking Marathi)
Founder	11:53	They are saying even the illiterate know how to use an ATM card.
Interpreter	11:57	They are using the ATM more frequently now because is convenient.
Founder	12:09	And the smartphone, it's revolutionary everything now!
		(Speaking Marathi and laughing)
Founder	12:16	They are saying they are hungry, don't have money for food but they know how to use a smartphone.
		(Speaking Marathi)

Interviewer 12:21 And you can pay everywhere, even in the little shops.
(Speaking Marathi)

Founder 12:29 **Is a digital India, is becoming really like that.**
(Speaking Marathi)

Founder 12:38 Actually, that happened before the corona. You know, India government one day

Interpreter 12:43 UPI

Founder 12:44 Suddenly all the currency was not working, only the new currency works

Interviewer 12:49 The demonetization

Founder 12:50 At that time was very complicated, they use PPS to pay, PTN.. Now is google pay

Interpreter 12:43 Google pay, Vpay...everything

Founder 13:02 India has own payment now – UPI – Unique payment India

Interpreter 13:10 Have you read about UPI?

Interviewer 13:13 No.

Interpreter 13:14 Have you seen the QR Code? That is very unique, and it doesn't require a single rupee to make the transaction happen. Even Visa, MasterCard take some fee for the transaction.
(A parallel conversation comes up because I have the same bag that the founder has and she's going to make me a strap for my purse.)
(...)
(Speaking Marathi)

Founder 14:54 BHIM is the name of the govern benefit *(She goes to her wallet to show me in the bank card the symbol of UPI).*

Interviewer 15:03 **What were challenges they had when they join the group?**

Interpreter 16:16 (Speaking Marathi)
They were saying that in the beginning they had some kind of difficulties, but after they joined the SHG, at least the financial side was supported. Her daughter the wedding was there, she needed 30000 rupees. At that time some other women also had some financial difficulty. And she said I can support you and give you 12000 rupees. So, she gets 12000 rupees for the daughter's wedding. That had changed, they have some financial support now what they didn't have before.

Interviewer 16:58 Is kind of a security because they have the SHG now, okay.
(Speaking Marathi)

Interpreter 18:24 What they are saying is depending how much is the contribution each woman does for the group, so how much amount they can loan to someone. For that group, the amount is more – like 500 each woman contributes, 20 women, each person contributes equally – so last month they could give 15000 to one person because she needed some help.
(Speaking Marathi)
Each person contributes equally. That group started with 15 rupees. Each woman used to contribute with 15 rupees. Now they are contributing 500 rupees each one, equally.
(One lady brings tea)

Interpreter 22:04 Next question.
(Taking picture of the group)

Interviewer	22:12	If they trust the process and because of that they are bringing friends for the group. (Speaking Marathi)
Interpreter	22:53	For her group any difficulty they face they come to her because she is the responsible for.
Interviewer	22:57	About that, I have a question for her. Did she have some training, how she became the “leader”? (Speaking Marathi)
Interpreter	23:43	There is a municipal government corporation – Nagar Vasti– is a scheme (they wrote in my diary the name). A economic scheme for the community. There they conducted a meeting, she was one of them who attended the meeting, and there they gave all the information about SHG. How to do the transactions and everything. And based on that attendance she is conducting the SHG for the past 22 years.
Interviewer	25:31	If she needs some help or has some doubts how she does? She can go there and ask them?
Interpreter	25:35	Yes. And the calculation is done by these three women, she is one of them. (One lady brings tea)
Founder	25:38	I asked her if she takes money for doing this, she said no. It is a bit unfair, but that is how it is.
Interviewer	26:02	They have some part of the process in a digital way. (Speaking Marathi)
Founder	26:35	They use cheques. They take the cheques to the bank.
Interpreter	26:46	They pay bills online, but they don't do these transactions online. (Speaking Marathi and laughing)
Interpreter	27:30	On the cheques they need the signature of these three women who are leading the group. (Speaking Marathi)
Interpreter	28:17	They can have two only in case one is not present. They also need a stamp of the group. (Speaking Marathi)
Interviewer	28:45	They work in the same way as the group from yesterday, with the stamp.
Interviewer	28:52	Usually, does the group pay the installments on time? (Speaking Marathi)
Interpreter	29:27	For her group, some of them pay on time, some not. She gives them a kind of a warning about they are kicking off the group. The fee of 10 rupees is also there but they don't collect it. (Laughing & Speaking Marathi)
Founder	31:08	Now they are starting a new scheme for women they will have 7.5 interest for two the money can be loan, for they have extra cash. This is not related to this (SHG) but for you to know. (Some ladies are leaving. We thank them)
Interviewer	32:47	To collect the payments, she goes house by house or they have a meeting. (Speaking Marathi)
Interpreter	33:04	They all come to her house.
Interviewer	33:13	What is the main reason for these women taking the loan? (Speaking Marathi)

Interpreter & Founder	33:29	Marriage, child education, school fees, uniforms, festival celebration such 14 of April, the constitution day, they like to celebrate (Speaking Marathi and laughing)
Interviewer	34:47	Their lifestyle (income) increase? (Speaking Marathi)
Interpreter	35:07	For her (daughter of the leader) case for daughter's education helped a lot. Now, she is a grow up. She operates a business for Manchurian, Chinese food. (Speaking Marathi)
Interviewer	36:10	They go to other sources to get money, such moneylenders... (Speaking Marathi)
Founder	36:35	For example, the lady in my house is helping me to cleaning and cooking...and she also asked me, because I will not take an interest, so they don't have to pay it. They will ask me or someone else, different sources.
Interpreter	36:50	She said they ask for the SHG or they ask for whatever they are working for. (Speaking Marathi)
Founder	37:20	They are taking money from all sources, if you want big, like the lady who bought a house she borrow. Some money she has, some loan from the bank also for the people they work, also depends on the amount.
Interviewer	37:50	What is the literacy level of the group? (Speaking Marathi)
Interpreter	38:07	Most of them are illiterate, they don't know how to read or write but other women know. Mathematics skills are better, such calculation. They cannot read but they do calculations, they are better on it. (Speaking Marathi)
Interviewer	38:55	What is the main gender of the group? Are all women in the group? (Speaking Marathi)
Interpreter	39:09	For this group they only have women but are groups that exist for men. (Speaking Marathi)
Interviewer	39:46	Just a curiosity about the SHG for men, did she know if they work in the same way? (Speaking Marathi)
Interpreter	33:04	They work under the same rules, yes.
Interviewer	40:09	They feel that they can trust in the group, as they below there, if they need, they have their back. (Speaking Marathi)
Interpreter	40:35	Yes, they trust.
Interviewer	40:38	Is something I don't understand, if she goes house by house to collect the payment how the members know each other?
Interpreter	40:49	She doesn't go house to house. All of them go to her house, so they meet each other. (Speaking Marathi)
Interpreter	41:04	They conduct meetings with all women, so they meet each other, and they live in the same area so, they know each other anyway.

Interviewer 41:11	How they manage financial stress? If some emergency happens, how they react? (Speaking Marathi)
Interpreter 41:59	For example, if the person goes to the hospital or anywhere the person will come to SHG and they go down with them to ask, to any action. They need financial help but also be there physically.
Interviewer 42:22	They think about money in the short term or long term? (Speaking Marathi)
Founder 43:01	Short term, long term, depends on the situation. Sometimes they say they will pay but they cannot do. So they will only pay later. (Speaking Marathi)
Interviewer 43:25	Last one, if they think that religion on cast can influence the decision make? (Speaking Marathi)
Interpreter 43:46	For her group they are all the same religion and same caste. But doesn't make a difference the religion or the cast because the rules will be the same for all, it doesn't make a difference, doesn't matter. She operates two groups, one of them is same religion same caste, other has different ones. But rules and regulations are the same.
Founder 44:21	Officially, you cannot have a SHG for one religion, is not allow it. Maybe can happen but you cannot say for one second only that a Muslin or Shudras are not allow, you can't, officially you can't.