

# Exploring Attitudes, Behaviour and Perspectives among Young Women Self-Help Groups in Uttar Pradesh



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## LIST OF ABBREVIATIONS

AG&YW	Adolescent Girls and Young Women
NCRB	National Crime Records Bureau
OBC	Other Backward Class
RGMVP	Rajiv Gandhi Mahila Vikas Pariyojana
RPM	Regional Programme Manager
SC	Scheduled Caste
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self-Help Group
UP	Uttar Pradesh
YWSHG	Young Women Self-Help Group

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# CHAPTER 1: INTRODUCTION

## 1.1: SHG Movement in India

“जब जब लड़कियां सड़कों पर उतरी हैं, इतिहास की धारा बदली है।”

*Every time women have stepped on the streets, the course of history has changed.*<sup>1</sup>

The Self-Help Group (SHG) movement in India has played a unique and transformative role in improving the lives of the country's various disadvantaged communities, especially women. A self-help group is defined as a "self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose" (Satpute, 2012, p. 62). By mobilizing small savings from its members, they have been able to effectively recycle group resources for meeting the credit needs of its members. The savings of the group are kept with the bank in the group's name, and the deposit is used to give loans to its members at the rate of interest decided by the group (Padmavathi, 2016, p. 44). Starting out as financial intermediary bodies, SHGs have allowed women to break barriers and given them avenues for engendering political, social and economic change. For women, who are generally erased from the social structure, these groups have enabled them to come together with a common purpose and gain strength from each other. As of 2013, India had 7.9 million SHGs with an estimated membership of 30 million people (NABARD, 2016, p. 5). The SHG movement has been particularly strong in the states of Andhra Pradesh, Tamil Nadu, Karnataka and Kerala.

The roots of the SHG movement in India lay in the efforts of some NGOs who began mobilizing women in the 1970's and 1980's to form small groups for savings and credit. Some of these organizations were SEWA in Ahmedabad, Annapoorna Mahila Mandal in Mumbai, Working Women's Forum in Tamil Nadu and MYRADA in Mysore. In 1992, NABARD in consultation with the Reserve Bank of India began linking these groups with banks through the Self-Help Group Bank Linkage Program (SBLP), which made formal financial services easily accessible to women (Deshmukh-Ranadive, 2002, pp. 2, 11).

The SHGs received a further boost when NGO interventions gave way to government policies and legislation. In 1999, the central government launched the Swarnajayanti Gram Swarozgar Yojana (SGSY) to generate self-employment for villagers through the formation of Self-Help Groups. Various government departments and ministries are now actively collaborating with these groups to ensure efficient implementation of their policies. The promotional efforts of state governments have played a pivotal role in bringing the SHG model to the mainstream. This was followed by the formation of SHG Federations that involve a hierarchical organization of SHGs into village, block, district levels and so on. Over the years, the SHG movement has adapted itself

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<sup>1</sup> A slogan from "Pinjra Tod – Break the Hostel Locks", a movement started by Delhi University students in 2015.

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remarkably to a changing India. Notable among these initiatives is the Kudumbashree project led by the Kerala state government and the Andhra Pradesh Mahila Abhivruddhi Society (APMAS), which brought the public-private partnership model to the SHG movement.

India's SHG movement is unique in that, it has moved beyond the realm of financial inclusion and has empowered women in various spaces through its multi-hued activities. SHGs have become spaces for women to discuss and take action on issues like health, education, livelihoods, sanitation, gender-based discrimination and political participation. There have also been significant improvements in fertility rate, female infant mortality and literacy levels. Financial independence has given women greater power in household decision making (Reddy & Manak, 2005, p. 3). Women have actively fought against domestic violence, alcohol abuse, dowry-related violence and have found solidarity from other women in their SHGs. Members of SHGs have constructively worked towards eradicating stratification based on caste and religion. Thousands of such women have also contested and won elections and are now effecting positive changes in policy and administration (TNN, 2012).

SHGs in India continue to witness tremendous growth. However, some challenges remain. These include inadequate outreach in some regions, delay in opening accounts and disbursement of loans, reluctance of banks to approve loans etc. A majority of the SHGs use loan amounts for unproductive purposes like consumption and social needs which results in irregularity in repayment (Gundeti 35). Groups disintegrate over financial and co-ordination issues. Low levels of literacy among the women have led to problems in documentation. Government intervention has meant that bureaucratic red-tapism and corruption have seeped into several SHG activities and have slowed down processes, severely impeding their functioning (VOICE, 2008, p. 107). Often, SHGs end up remaining credit management groups with their meetings limited only to collection of monthly savings and disbursement of loans. Notwithstanding these challenges, it is important to reiterate the importance of keeping the momentum of the SHG movement consistent. Regular monitoring, capacity building, digitization will help usher in significant changes in the model. India's SHGs will have to reinvent themselves so that they can duly inform and influence the aspirations of women in 21<sup>st</sup> century India.

## 1.2: SHG Movement in Uttar Pradesh

India's largest state has had a rather poor record in the formation and functioning of SHGs. Only 11% of the state's SHGs have been linked to banks (Vinodhini & Vijayanthi, 2016, p. 2). The SHGs formed under the SGSY were plagued by issues like corruption, under-financing etc. Financial management of SHGs has been affected by low literacy among women. Even in skill-development through SHGs, the performance of Uttar Pradesh has been among the lowest. Financial penetration in the state has always been low and SHGs have rarely enjoyed state support. Dissatisfaction with the SHGs and inability to repay loans has led many members to withdraw from SHGs altogether.

After the failure of state intervention, the efforts of NGOs have led to substantial changes on the ground. While some NGOs provided support to the existing SGSY model, several others

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mobilized women on their own and formed them into SHGs. The Uttar Pradesh State Rural Livelihood Mission has forged strategic partnerships with organizations like the Sahbhagi Shiksha Kendra (Uttar Pradesh), Rajiv Gandhi Mahila Vikas Pariyojana (Uttar Pradesh), Jeevika (Bihar) and SERP (Andhra Pradesh). With extensive training, capacity building and monitoring, SHGs in Uttar Pradesh have begun to perform rather well, even in comparison to the southern states. In 2013-14, 35209 women SHG's were formed in Uttar Pradesh. In 2016, the demand for credit from SHGs almost doubled from the previous financial year, largely due to an increase in SHG numbers and with more women taking up economic activities (Chitravanshi, 2016).

The efforts of the government and NGOs are transforming thousands of lives in a state struggling on several ends. One of the most crucial markers of a society's progress is its treatment of women. If the face of Uttar Pradesh has to be changed, it has to begin with its women. If the mobilization and impact achieved by the state's SHGs are any indication, the process has already been unleashed.

### 1.3: Rajiv Gandhi Mahila Vikas Pariyojana

The Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) is the flagship poverty alleviation and women's empowerment programme of Rajiv Gandhi Charitable Trust. Reaching out to over 1.4 million marginalized households in Uttar Pradesh; it mobilizes women through self-help groups (SHGs) and helps them realize their individual and collective potential. These institutions have enabled them to challenge deep-rooted social hierarchies and patriarchal power relations that often perpetuate poverty. The collective ownership of the programme by women empowers them to engender action on community issues and disseminate knowledge about health, education and livelihoods. Thus, the programme goes beyond the conventional financial inclusion approach and nurtures community interventions that can systematically eliminate the marginalization of the poor.

RGMVP's institutions are characterized by a high degree of collective ownership, efficiency, equality, transparency and voluntary spirit. All SHGs at the village level are federated into Village Organizations (VOs), representing 150 to 250 families. These VOs are in turn federated into Block Organizations (BOs) representing 5000 to 7000 women. At the SHG and VO levels, RGMVP nurtures five types of sakhis (trainers) focused on addressing issues like the SHG's cohesiveness, financial inclusion, health, agriculture and conducting regular meetings. Additionally, women are also identified and trained as Community Resource Persons (CRPs) for outreach and facilitation purposes. These efforts have helped in nurturing initiative and leadership skills among rural women, while also helping the program reach out to the most isolated and marginalized women.

Economic independence of women continues to remain the RGMVP's main mission. It is implementing the Poorest States Inclusive Growth (PSIG) Project, which provides women with better access to financial services such as insurance, pension, Aadhar cards and bank accounts. Women are also provided economic security by offering them agriculture and dairy training

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programmes. It has propagated the Berkeley Method of Composting among farmers, which produces quality compost in as short eighteen-day period. Women are also encouraged to invest in rearing cattle with their SHG savings. RGMVP has also been running community-based tailoring schools to empower rural women through skill development. The Uttar Pradesh Community Mobilization Project (UPCMP) has been implemented by the RGMVP with an aim to reduce maternal and neonatal mortality rates, change overall health behavior and improve child health. Through community institutions, the project provides health training, disseminates information and improves linkages with the government's health services. Sessions are also conducted on maintaining toilets, menstrual hygiene management, safe drinking water practices and hand washing. RGMVP's leadership model has also helped in increasing women's participation in the Panchayati Raj system. VO level trainings are conducted to build their capacity to understand local issues as well as to comprehend the working of local self-government bodies.

With its interventions, RGMVP has transformed the lives of women in 42 of the most underdeveloped districts in Uttar Pradesh. Even as it continues to expand to more districts, RGMVP has strived to constantly reinvent itself and allied with women in their battles against poverty, patriarchy and all other forms of injustice.

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## CHAPTER 2: BACKGROUND AND CONTEXT

### 2.1: The State of Uttar Pradesh

If Uttar Pradesh (UP) were a country, it would be the fifth-largest in the world. A state that has 16.5% of India's population, UP is the country's most politically vibrant and socially tenuous state. The state consists of 75 districts, which are grouped into 18 divisions. It can be divided into two hypsographical regions – the larger Gangetic plain in the north and the smaller Vindhya hills and plateau region in the south. Two of India's sacred rivers, Ganga and Yamuna, flow through the state. UP is also known for minerals such as limestone, dolomite, bauxite and marble.

A communally sensitive state, Hindus constitute 80% of Uttar Pradesh's population. Over 19% of the population is Muslim. Dalits constitute about 21% of the state's population. Around 22% belong to the 'savarna'<sup>2</sup> castes. A number of tribal communities live in the peripheral regions of the state.

Uttar Pradesh is primarily an agrarian economy, accounting for 19% share in the country's total food grain output. More than 70% of the state's population depends on agriculture and allied sectors. The main crops include wheat, potato, paddy, sugarcane, groundnut and rapeseed. Despite fertile soils and perennial rivers, UP's performance in agriculture has been rather unproductive. Between 2005-06 and 2014-15, agriculture grew annually at a low average of 3.2% (Sharma P., 2017). This was due to inadequate productivity, lack of infrastructure and forward industry linkages. The process of mechanization in the sector has also been slow. Almost half of the small farmers in the state are under debt (Rawat, 2008). According to the NITI Aayog, UP reported an annual industrial growth of 1.93% in 2014-15, which is among the lowest in the country. The state is ranked 20 out of 21 states on the State Investment Potential Index (2016), a ranking based on labour, infrastructure, economic climate, political stability, governance and business climate (IndiaSpend). 51.8% of rural households in the state remain without electricity.

Household sanitation and drainage in Uttar Pradesh is a high cause of concern as compared to the rest of the country. Only 35% of the state's households have toilets. Open defecation continues to be the norm, especially in rural areas. About one-eighth of the total open defecation in the world takes place in UP alone (Khurana). 90% of households do not have access to tap water (Tiwari & Nayak, 2013). In spite of this, water and sanitation have never been political issues in the state.

25.3% of Uttar Pradesh's population lives below the poverty line<sup>3</sup>. When it comes to financial inclusion, the state presents a dismal record. 19% of its population has no access to banks (Bandyopadhyay, 2016). Outstanding farmer loans in the state amounted to nearly Rs.

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<sup>2</sup> Castes that are considered socially, educationally and economically advanced and do not qualify for any affirmative action schemes operated by the Indian government. They include the forward castes such as Brahmins, Kshatriyas and Vaishyas (Mukhopadhyay, 2016 p. 253).

<sup>3</sup> The poverty line defines a threshold income. Households earning below this threshold are considered poor. In India, the Rangarajan panel considered people living on less than Rs. 32 a day in rural areas and Rs. 47 a day in urban areas as poor (Choudhary, 2015).

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750 billion in 2015 (IndiaSpend). Studies conducted in Bundelkhand and eastern UP have shown that banks and co-operatives rarely lend money to small and marginal farmers. They are thus forced to take loans from moneylenders, paying interest rates as high as 100 per cent a year (Ramakrishnan, 2009).

A girl in Uttar Pradesh is likely to live 20 years lesser than a girl in the state of Kerala. The infant mortality rate in UP is 57, the highest in the country. UP has recorded the largest share of communicable and non-communicable disease related deaths in the country. According to the National Family Health Survey (2015-16), about 46% of UP's children are stunted. According to the 2011 census, the literacy rate in UP was 67.68%. It has the worst pupil-teacher ratio in India, with one teacher for every 39 students, according to Unified-District Information System for Education Flash Statistics (2015-16). According to the Annual Status of Education Report (ASER) of 2016, 49.7% of Class I students in UP could not read English alphabets. Only 55% of the children who enrolled attended school in 2014. The workforce participation stands at an abysmal 46.8%. The law and order within the state is in need of urgent attention as well. According to the NCRB, the number of murders is more than three times the figure found in Rajasthan. Within India's story of development, UP finds itself embroiled in these dark struggles.

Uttar Pradesh is politically one of the most influential states of India – it has 80 (out of 545) elected members in the Lok Sabha (lower house) and 31 (out of 250) representatives in the Rajya Sabha (upper house) of the Indian national parliament. The Indian National Congress was the most significant political party in the state till the 1991 elections. The Bharatiya Janata Party rose to power here, riding on religious polarization unleashed when Hindu fundamentalist groups demolished the 15th century mosque, Babri Masjid. The political landscape of the last two decades has also seen the rise of the Bahujan Samaj Party and the Samajwadi Party, both positioning themselves as representatives of the interests of the state's backward communities.

Guha (2015) has listed four reasons responsible for the current situation in UP as following: A lack of people's movements for gender and caste equality, a history of feudalism, the inherent venality of its political class, and lastly, the staggering size of the state. There have been several proposals to break the state into smaller units, but no government so far has had the political will or mandate to implement them.

Politics in Uttar Pradesh is deeply entrenched in religious and caste-based hierarchies. The upper caste population of 20% dominates the politics, employment and education in the state. About 80 million people belong to the backward castes and continue to face discrimination and persecution at various levels. According to the 2001 census, the literacy rate among the Scheduled Caste (SC) community in the state was 45.56%. In rural UP, 23% of backward caste households have electricity. 89% of rural Dalit households have no facility for sanitation (Mehrotra, 2006, p. 4262). 44.4% of SC households in the state are landless (Anand, 2016, p.13). In 2015, UP recorded the highest number of atrocities against Dalits in the country (Dixit, 2017).

The state has 38.4 million Muslims, their sizeable presence found in eastern and western Uttar Pradesh. The community underperforms in various socio-economic indicators of development. The poverty ratio for Muslims in the state stands at 44.4% (Tanweer, 2013, p. 5).

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According to the 2001 census, only 48% of Muslims are literate – the lowest in the state. The Work Participation Rate<sup>4</sup> among Muslims is merely 29.15% (Siddiqui, Hussain, & Hannan, 2011). UP's legislative assembly has only 25 Muslims – 5.9% of its total strength (Sharma A., 2017).

India's fortunes are inextricably linked to its most populous state. If Uttar Pradesh continues to grope in darkness, India will never see the light that it has been seeking since 1947.

## 2.2: The Women of Uttar Pradesh

Wrapped in metaphorical shrouds of deafening silence, plagued by all-pervasive domestic violence; class, caste, patriarchy and religion all join hands to make Uttar Pradesh one of the most dreadful states for women to live in. The state has rather abysmal figures to put forward when it comes to its women.

Uttar Pradesh has a female literacy rate of 56.4% - among the lowest figures in the country. UP has the largest number of girls (2.1 million) marrying at ages between 10 and 19 years, despite the law defining the legal age to marry as 18. This state also has the highest MMR<sup>5</sup> among all Indian states at 27.8%. Between 2012-2015, the estimated number of maternal deaths in UP stood at 55,242. Women from the state have the longest reproductive span in India, lasting ten years. A majority of the rural women rely on deliveries performed at home by unskilled birth attendants. Only 6% of the community health centers in the state have requisite facilities to terminate pregnancies medically (Comptroller and Auditor General of India 87).

Uttar Pradesh records the highest crimes committed against women, with 1 crime reported every 15 minutes (Saha, 2016). According to the National Crime Records Bureau, 29.2% of India's dowry death cases were reported from UP. The state also reports the highest number of cases of sexual harassment against women. 59% of rape survivors in the state are minors. FWPR<sup>6</sup> among women is worrisome at 253.

Dalit and Muslim women undergo greater degrees of discrimination. In a survey conducted with 300 Dalit women in the state, it was revealed that 41.67% reported that they faced caste atrocities. 45% of them reported discrimination while getting loans from cooperatives (Trivedi, 2007, p. 81). The 2001 census states that only 48.71% Muslims are literate. According to a response given by a Minister of State in the Ministry of Minority Affairs in the Lok Sabha, Muslim women also reported a much higher incidence of poverty (Ering, 2013). Over the years, numerical changes have been recorded. The sex ratio in the state has increased to 912. Absolute number of crimes against women shows a 16% decline between 2001 and 2015. During the same period, there has been a 29% rise in the number of those convicted for rape cases in the state (Dang, Kulkarni, & Gaiha, 2016). After the central government proposed 50% reservation for women in local bodies, UP was quick to implement it with women bagging

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<sup>4</sup> Work Participation Rate (WPR) is defined as the percentage of total workers to the total population.

<sup>5</sup> Maternal Mortality Rate: number of women who die from pregnancy-related causes while pregnant or within 42 days of terminating a pregnancy for every 100,000 live births.

<sup>6</sup> FWPR is the female workforce-participation rate.

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more than 50% of the seats in the Block Pramukh elections held in 2016. At the national level as well, UP sent a 16% female delegation to the current Lok Sabha, making it the sixth-highest in the country (Swaniti, 2015). Even though the data shows improvement, the overall situation continues to remain grim. Crimes against women are closely connected to the inefficiency of the police, the criminal justice system and the government. While successive governments have implemented various schemes for women's empowerment, the feudal-patriarchal structure of the state ensures that their impact remains only skin-deep.

### 2.3: The Need for YWSHG's

A society's social, economic and political development relies largely on its adolescent and youth population<sup>7</sup>. Uttar Pradesh accounts for the highest adolescent and youth population in the country, with 19.3% of the India's adolescents and 17.5% of the total youth population in the country residing here (Kumar, 2014). The state of adolescent girls and young women (AG&YW) in UP, however, is deplorable and ranks as among the lowest within the country. According to a study conducted in 2012 by Dasra, a strategic philanthropy foundation, more than half of all adolescent girls in UP are married before the age of 18, nearly 95% are school drop-outs and over 50% face domestic violence. Figures from the Annual Health Survey (2014) reveal that 92% girls in the age of 10-17 years in the state were anaemic. Government schemes for adolescents and youth have yielded below expectations, largely due to misallocation of funds and poor monitoring (Srinivas, 2017). There is an urgent need for civil society to stem the growing deprivation faced by AG&YW in the state.

The Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) is a non-government organization which has mobilized over a million women in Uttar Pradesh, empowering them through Self-Help Groups or SHGs. RGMVP aims to help women break social barriers imposed by their gender, caste and class. A majority of the women who form the SHGs are married and involved in household work, agriculture and other allied activities. Around 40% of them lack formal education. Having realized the women's need for support in conducting their micro-finance activities, the organization started mobilizing AG&YW within families. Soon, they were aligned to form self-help groups referred to as Young Women Self-Help Groups (YWSHG's). YWSHG's are important and need to be distinguished from SHGs because young women face unique barriers which need to be addressed specifically. Young women are neither exposed to the same level of patriarchal condition nor are they restricted as much as older women - which makes it easier to mobilize them. Additionally, young women are also more motivated and driven towards societal inequalities.

The formation of YWSHG's helps provide a platform for them to become independent financially which, through a ripple effect, empowers them to break the shackles that keep them bound. Most of the women who are a part of these YWSHG's belong to poor and marginalized groups - economic independence leads them to access education and opportunities that they

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<sup>7</sup> According to the United Nations, Adolescents: 10 to 19 years and Youth: 15 to 24 years.

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have long been deprived of. Additionally, in villages, YWSHGs are the only spaces where these young girls can discuss and explore the benefits of educating and empowering themselves, where they can freely navigate the ways in which they can break the vicious circle of poverty, marginalization and discrimination.

RGMVP also trains young women in financial management and livelihood activities such as bank linkages, stitching, embroidery work, journalism etc. It provides them information about pertinent issues relating to education, health and hygiene, nutrition etc. This initiative also nurtures young women to develop analytical and logical skills that would help them build their decision-making skills and leadership abilities. This would further enable them to make informed choices and act collectively to bring about social change.

## CHAPTER 3: OBJECTIVES AND METHODOLOGY

### 3.1: Objectives

This study was undertaken as part of the Experiential Learning Module (ELM) of Ashoka University's Young India Fellowship programme. Our primary aim was to analyze the Young Women Self-help Groups led by the Rajiv Gandhi Mahila Vikas Pariyojana through the following lenses:

- Caste-based and religious hierarchies
- Dreams and aspirations
- Personal relationships

Our attempt was to understand how these institutions and ideas manifest themselves in the lives of women who participate in YWSHG. Finally, we looked at how their involvement with YWSHG has affected their engagement with these issues and how RGMVP's intervention has helped them in imagining a better future.

### 3.2: Methodology

The study was conducted with adolescent girls and young women who were members of RGMVP's YWSHG. The sample size was approximately 800. A majority of them belonged to the Scheduled Castes (SC) and Other Backward Classes (OBC). Before finalizing the objectives and other details of the project, we conducted informal visits to Amethi, Rae Bareli, Lakhimpur Kheri and Unnao, and interacted with YWSHG there. Based on these interactions, we decided our research questions and the methodology to be followed for our study.

### 3.3: Sampling Procedure

In Uttar Pradesh, RGMVP has facilitated the establishment and functioning of over 6000 YWSHG in 25 districts. We conducted our study by interacting with YWSHG in 17 districts. On receiving baseline data provided by the RGMVP, we decided the villages for the field study by using simple random sampling. In this technique, a group of subjects is selected for study from a larger group. Individuals are chosen entirely by chance and every member has an equal chance of being included in the sample (Easton & McColl, 1997). The final list of villages was shared with the RGMVP's office in Rae Bareli; the list was modified by the office, as some of the villages didn't have fully functional YWSHG. The field visits were conducted from September 2016 to February 2017. Following is a table that lists all the villages that were a part of the study:

Village	Block	District
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Katka	Majhwa	Mirzapur
Rudrapur	Sadat	Gazipur
Lalakheda	Sikandarpur Sarausi	Unnao
Dayalpur	Kunda	Pratapgarh
Ambara Mathai	Dalmau	Rae Bareli
Kakwara	Mauranipur	Jhansi
Radhapur	Talbehat	Lalitpur
Muskara Khurd	Rath	Hamirpur
Tindwara	Banda	Banda
Chachkapur	Amethi	Sultanpur
Bijauwa	Sahjanwa	Gorakhpur
Pakadi	Bhatpar Rani	Deoria
Ahoramai	Jagat	Budaun
Devchara	Aonla	Bareilly
Beniganj	Sandila	Hardoi
Makanpur	Trivediganj	Barabanki
Loharta	Amethi	Amethi

### 3.4: Research Techniques

The following research techniques were used by us for this study:

1. **Focus Groups:** A focus group is a group of interacting individuals with some common interest or characteristics, brought together by a moderator, who uses the group and its interaction as a means to acquire information and/or insight about a particular issue. It typically involves seven to ten people (Marczak & Sewell). In every village, we conducted three focus groups on caste and religion, dreams and aspirations, and personal relationships respectively. One person from the team facilitated the discussion, while other two were involved in the documentation of the reactions and comments of the participants. Questionnaires were prepared for each focus group; but we also facilitated free-flowing conversations to ensure that women felt comfortable sharing their views.
2. **Life history:** In qualitative research, life history can be defined as ‘any retrospective account by the individual of his [or her] life in whole or part, in written or oral form, that has been elicited or prompted by another person’ (Watson & Watson-Franke, 1985, p. 2). In our field visits, we conducted one-to-one interviews with one woman from every village. We asked them to describe their life, with details of all the events and people that have influenced them. These interviews would usually go on from 15 to 20 minutes. Prompts were given whenever women were stuck or felt nervous during the interview. This method helped us in delving deeper into the lives of these women and to understand them in a more meaningful manner.

3. **Informal interviews:** In addition to the structured research technique, we also conducted a number of informal interviews with various stakeholders as part of the study. With no predetermined questions, these interviews were open and adaptable, and had no definite objective. We conducted discussions with P. Sampath Kumar (former CEO, RGMVP), Dr. Swati Saxena (Research Lead, RGMVP), Regional Programme Managers as well as Field Officers of the RGMVP. On the field, we spoke to women who were not part of YWSHG to understand the difference between them and women who were in YWSHGs. Additionally, we also spoke to influencers and authorities in the village like the sarpanch, village elders, school teachers to better understand the milieu of the area and the challenges faced by women there.
4. **Observational analysis:** Observational analysis is a type of correlational research in which a researcher observes ongoing behavior; it involves directly observing phenomena in their natural setting (ATLAS.ti). On the field, we tried to minimize our influence as much as possible and made observations. We looked at how women interacted with each other, the places where meetings were held, the living conditions in the village, how other villagers viewed us etc. While these observations didn't give us specific insights for the report, they significantly aided the overall study.
5. **Document analysis:** 'Document analysis is a form of qualitative research in which documents are interpreted by the researcher to give voice and meaning around an assessment topic' (Assessment Methods, 2010). For our study, we analyzed grey literature like the annual reports of the RGMVP, account registers of YWSHGs, unpublished reports and surveys on YWSHGs. We also looked at posters and charts prepared by women in YWSHGs on various issues that were shown to us during our field visits.

### 3.5: Challenges

For researchers, research in rural areas always presents unique and varied challenges (Shreffler, 1999). In our study, our position as urban, upper-caste, economically privileged English-educated students was an important factor. Adding to that, two of the researchers in the team identified as male. We visited the villages in SUVs arranged for by RGMVP and the car often halted right in front of the meeting venue. The women usually gathered two hours prior to the meeting and were asked to prepare introductory speeches for us by the local field coordinator. We were greeted with flowers and addressed as "Sir" and "Madam". These factors significantly contributed to the power differential between the women we interacted with and us. We tried our best to reduce the psychological distance by using various measures. We always wore Indian clothes in field visits, so that we didn't look out of place in the village. We also avoided using our mobile phones and other technology devices while we were with the women. While all discussions were conducted in Hindi, we also ensured that we spoke to each other in Hindi too. We began every discussion by informing the women that we were roughly the same age as them and thus

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they don't need to view us as superior figures; rather we were merely friends who just wanted to know more about their lives.

Our study delves into very sensitive and personal issues like caste, class, religion, marriage and sexuality. Quite early on in our research, we realized how difficult it was to initiate a dialogue on these issues in rural areas; more so when two of the researchers were male. Most of the women admitted that it was the first they were participating in such a discussion. As researchers, it was important for us to acknowledge this reality and find means to transform our meetings into safe spaces where women could feel comfortable to share their views. Over time, we were successful in developing a vocabulary of engagement that proved to be a very important skill, especially while conducting focus group discussions. We started every discussion with generic questions and we initiated the more sensitive questions, only once a certain level of comfort was built within the group. When we sensed hesitation or discomfort during a discussion, we spoke about our own life experiences and vulnerabilities to make the women feel more comfortable. We also sang songs with the women and also conducted small workshops with them. These efforts helped us in somewhat bridging the many gaps that existed between our participants and us.

Regional Program Managers and Field officers who accompanied us for the field visits were extremely helpful in facilitating our field visits. However, their presence and intervention in the focus group discussions sometimes made the women conscious of what they spoke and we could sense their discomfort. In such situations, the discussion was paused and the RPM's or field officers were politely asked to leave so that the women could speak freely. Sometimes, discussions were hegemonized by upper-caste women in the group and women from backward castes would hesitate before speaking up. Even women who had attended RGMVP's training camps overshadowed others who were not as articulate as them. Whenever we realized that a discussion was being dominated by a few women, we encouraged the rest of the women to contribute as well. This approach proved helpful as their voices brought diverse opinions and helped us strengthen our research. However, while doing this, we ensured that no individual woman was singled out and made to feel uncomfortable.

### 3.6: Ethics

We began every field visit with an informal interaction with the women. In this interaction, we explained to the women the objectives of our study and the methodology we were using. We explicitly mentioned the issues we would be discussing and also obtained their permission before conducting the focus group discussion. After every focus group, we summarized the findings of the discussion and ensured that our notes have been approved by them. As was promised to the women, we have maintained confidentiality regarding their identity – none of the women have been named in the report. We also took care to ensure that no leading questions were asked in the discussions. We kept our own biases aside and approached the discussions with a neutral point of view. Finally, an important aim throughout the study was to not use these women as subjects for a research paper. Keeping in mind that we had a lot to learn from the women too, we

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designed our discussions as shared learning spaces. As mentioned earlier, we conducted small workshops with them on leadership, empathy etc. We didn't intervene when problematic views were expressed by women in focus groups. But we took them up in the larger meeting we had with all the women after the focus groups. We tried to understand where the women were coming from and also expressed our opinions on those issues. These efforts helped us in ensuring that we moved beyond conducting a qualitative research study and made the whole exercise more meaningful and important for the women as well.

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## CHAPTER 4: CASTE AND RELIGION

In India, caste and religion are key factors in determining access to education, land, health and employment (Sharma, 2014, p. 84). As mentioned in the previous chapters, caste-based and religious discrimination continues to remain rampant in Uttar Pradesh. This discrimination affects the social and economic status of Dalits and Muslims, especially women. Thus, it becomes pertinent for SHG interventions to look into the role played by caste and religion in the lives of rural people. The previous chapters looked at this at the level of the state more generally. This section will give evidence from our fieldwork with RGMVP and our analysis of the lives of young women of YWSHG. This chapter will describe the prevalence of caste discrimination in various spaces accessed by these young women, based on focus groups conducted with them. It will also look at the understanding of religious differences that young women who belong to the majority community have. Finally, we will explain how caste and religious hierarchies manifest themselves in women's engagement with YWSHG.

### 4.1: Caste in Educational Institutions

Schools and colleges play a crucial role in creating democratic citizens out of youth. Through socialization and sensitization, they can help students in challenging discrimination at all levels. However, studies have shown that Dalit children face various kinds of biases in schooling systems, in spite of positive discrimination through pupil incentives (Drèze & Kingdon, 2001, p. 25). In our focus groups, the narratives of young women revealed the multifarious ways in which caste manifests itself in educational spaces.

In schools across the country, discrimination often takes various forms, and is largely practiced and perpetuated by teachers and school administrators themselves. Teachers often ask Dalit children to sit separately and make derogatory remarks about Muslim and tribal students. They don't recommend children from backward communities for leadership roles within schools. Dalit students are also asked to clean classrooms and toilets (Human Rights Watch, 2014, p. 3). Several women from YWSHG too faced extensive caste discrimination in their schools and colleges. A girl in Bijauwa (Gorakhpur) mentioned how her own classmates practice untouchability with her. In Katka (Mirzapur), a young woman said that teachers force Dalit students to occupy the back benches in the classroom. She narrated her experience on the first day of college when the teacher announced that the 'Thakur' castes were smarter and asked her to sit on the last bench. In Lalakheda (Unnao) and Kakwara (Jhansi), Dalit students were allegedly made to sit separately from the savarna students. Any form of interaction with savarna students was also discouraged.

We also encountered cases where caste discrimination has been eliminated, at least in educational institutions. A young Dalit woman in Radhapur (Lalitpur) poignantly said that the only place where she did not face discrimination was her school. Girls in Dayalpur (Pratapgarh) said that their teachers were keenly aware of caste hierarchies and extremely supportive of Dalit students. They said that the attitudes and behavior of their teachers have helped them to break

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caste barriers and pursue a transformative education. For creating more teachers like them, experts have underscored the need for teachers and staff members to be trained to be more sensitive towards marginalized students as well as pro-active in detecting and preventing discrimination in schools (Desai & Thorat, 2013, pp. 50).

## 4.2: Caste in the Family

The family is an institution where an individual's initiation into his/her caste takes place. Elders in the family play an important role in constructing the opinions of children about sensitive issues like caste and religion and the findings from our focus group discussions with women from YWSHGs only helped in substantiating this claim. In Radhapur (Lalitpur), an upper caste girl told us that her grandparents had warned her against interacting with girls from other castes and religions. Women in Bijauwa (Gorakhpur) unanimously agreed that caste discrimination is unacceptable but the casteism prevalent in their own families made it impossible to have a conversation in the house on such delicate issues. The power wielded by their parents in decisions related to marriage also ensures the perpetuation of the caste system. We will expand upon the institution of marriage and its implications in the next chapter.

Interestingly, during one of the meetings in Chachkapur (Amethi), one girl connected caste discrimination prevalent in society to inequalities within the families, especially in terms of unequal distribution of resources between the sexes. She explained that the various layers of inequality even in an institution like a family make it easier for them to justify discrimination based on caste in public life. The intersections between caste and gender has been recognized and studied by several academicians in India. Beteille (1990) argued that women of the lowest rank often face the most extreme forms of violence and abuse, as opposed to men. Thus, while women are generally treated unfairly within the family; Dalit women face an extra layer of discrimination due to their caste identity.

## 4.3: Caste in the Village

On November 4, 1948 in the Constituent Assembly, the father of India's Constitution, Dr. B. R. Ambedkar said, "What is a village — a sink of localism, a den of ignorance, narrow mindedness and communalism". Our interactions with young women about the prevalence of caste hierarchies in the village revealed that not much has changed after 70 years of independence.

Initially, most women claimed that people in their village don't believe in caste discrimination anymore. However, as the discussion progressed, we realized how deeply rooted it was in the psyche of most villagers, almost leading to its normalization in their lives. While villages in Rudrapur (Gazipur) recorded few instances of caste discrimination, largely due to the predominance of lower castes in the village; it was rampant in several other places.

In villages, caste discrimination functions in terms of spatial distribution as well as access to resources and infrastructure. For instance, a study conducted in Bijnor, Uttar Pradesh showed that Dalit and upper-caste households are locationally separate. Additionally, living conditions too

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vary – most Dalit households don't have pucca roads, drainage system, access to electricity and clean drinking water (Singh, 2015, pp. 130). Most YWSHG women we interacted with also said that households in their villages were segregated on the basis of caste and religion. Dalit houses were usually located in a remote corner of the village. While the upper caste section of the village was electrified, Dalit households rarely had electricity. In Bundelkhand, most Dalits didn't have access to drinking water in their village and had to travel several kilometers every day to fetch it. A young girl from Tindwara (Banda) was asked to step out of the queue for filling water from a hand pump which was meant for public use. She said the only way to access these services was when there were no Pandits nearby or by turning a deaf ear to the insults hurled at them. Segregation of households ensured that there was no interaction among various communities in the village; preventing any possibility of a dialogue for social change. Denying basic amenities to Dalits further contributed to their social exclusion.

Caste discrimination also pervaded the lives of people through identity and violence. According to the National Crime Records Bureau, there were 47,0644 crimes committed against Scheduled Castes (SCs) in the country. In Muskura Khurd (Hamirpur), a woman spoke about the domination of the Rathod caste in the village, which led to frequent violent confrontations with the 'Ahirwars' who fall under the SC category. Women in Ahoramai (Budaun) highlighted the subtle ways in which caste discrimination continues to function in their village. While Dalits are typically addressed as 'tu' or 'tum', the respectful 'aap' is reserved for the upper castes<sup>8</sup>. Women in Makanpur (Barabanki) explained how people's surnames are also a means of maintaining and perpetuating caste-based hierarchies. Every village had a set of unwritten social laws governed by caste, which were believed to be sacrosanct by everyone.

In Makanpur (Barabanki), Dalit women were fed up of the constant oppression they faced in their village and regretted being born in their respective castes. If given a chance, they said they would want to be born as upper castes in their next lives. Caste discrimination was so rampant in some villages that women there had internalized their subjugation and often didn't even question it. One woman, however, said that all she expected from the upper-caste villagers was for them to treat her as a human being.

#### 4.4: The Idea of Dalit Pride

In the United States, the Black pride movement rose in response to the country's dominant white culture and encouraged a celebration of the Black community's culture and heritage. In India too, the Dalit identity which had been constructed around the idea of shame and guilt, is now being asserted by the community with pride. As a more connected and organized community, Dalits no longer see themselves merely as victims; but a part of a movement to assert social justice (Jha, 2016). This assertion also includes identifying the oppressors, rather than invisibilizing them. Among several Dalit women who were a part of YWSHGs, we observed

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<sup>8</sup> In Hindi, 'tu' or 'tum' is used to address people who are younger or of the same age, while 'aap' is used respectfully for people older in age or of high stature.

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that the constant oppression faced by them has led to feeling of resentment against upper-caste communities in the village. For example, a girl in Beniganj (Hardoi) spoke about the ‘treacherous’ nature of Brahmins who stole milk which was offered in temples. Another Dalit woman from the same village spoke about her experience when she was invited for a function at her upper caste friend’s house. She was offered water in a plastic tumbler while her upper caste friends drank in steel ones. She left the house and decided to never speak to or make friends with people who belong to upper castes because she had been terribly humiliated. This hatred is born of a shared history of discrimination. It has led to a feeling of solidarity among Dalit women. In Bijauwa (Gorakhpur), a young woman proudly said “भगवान करें हम हर जन्म में इसी जाती में पैदा हो” (May God give me this caste in every birth). Literature on the intersection of caste and gender finds that while Dalits do face greater oppression and discrimination, gender relations within their families are more egalitarian. They also have fewer restrictions on female mobility. On the other hand, upper-caste women who enjoy relatively more material freedoms and privileges are subjected to stricter restrictions with respect to mobility. The higher one moves in the caste hierarchy, the sharper the taboos associated with public visibility (Deshpande, 2007; Liddle & Joshi, 1986). Women in YWSHG also believed that they enjoyed more freedoms compared to other upper caste women. They explained that Brahmin girls are constantly told to stay away from Dalit and Muslim men and they aren’t even allowed to step out of their homes. On the other hand, Dalit girls have no such restrictions on them and are free to socialize with whoever they want to. This is a freedom they are not willing to give up even for caste mobility.

## 4.5: The State of Muslims

Our study on the experiences of Muslim women in YWSHGS was severely affected by the low number of Muslims we met during our primary research. For example, a village we visited in Mirzapur had three YWSHGs, but none of them included Muslim women. Due to the larger exclusion of Muslims from the public life of the village, their engagement with SHGs too is affected. We, however, asked women from YWSHGs about how they view the Muslim community and this section will analyze some of these views and their implications.

After India’s independence, the ‘Muslim Question’ was considered one of the main challenges to the country’s integrity. By defining them in terms of their religious identity instead of their social and economic needs, the state fundamentally excluded them from development within equity. Thus, they were removed from the dominant citizenship discourse and simply reduced to a religious minority (Shani, 2010). This eventually put their status as equal citizens of the Indian nation into question. Women from YWSHGs questioned this status in our interactions with them. For instance, in Rudrapur (Gazipur), a woman said that Muslims were not native to India and must be asked to move to Pakistan. In Kakwara (Jhansi), women said they will oppose any kind of discrimination against Muslims as long as they remained a minority community and accepted their subservient position. In Ambara Mathai (Rae Bareli), women said that most of these belief were propagated by parents and others elders, but they conceded that they had done little to challenge them.

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Studies have shown that the psychological and cultural gap between mainstream Hindus and Muslims has been widening in India. This has contributed to suspicions and assumptions about the intentions of the Muslim community. There is a development of the sense that Muslims are not committed to the nation's unity and integrity and hence don't form a part of our common national identity. This notion is further worsened by fictitious and misplaced beliefs about the community's cultural prejudices and practices (Pandya, 2010). In our interactions, we observed that women from YWSHG's shared many of the prevailing stereotypes and prejudices about the Muslim community. Opinions about Muslims ranged from suspicion to pure hatred among women in Rudrapur (Gazipur). They were criticized for their food choices as well as their apparently unhygienic living conditions.

India's Hindu right frequently connects the growing incidents of terrorism in the country to the alleged complicity or sympathy of Muslims (Pandya, 2010). Among several women in YWSHG's too, there was a belief that Muslims were inherently violent; they were accused of inciting communal riots in the village. We also noticed a peculiar narrative across the state regarding Muslim men. A number of women spoke about 'devious Muslim boys who enticed unsuspecting women, befriended them and got married to them'. Women also told us that their family members constantly warn them against socializing with Muslim boys. This fear-mongering largely emanated from campaigns orchestrated by the Hindu right expressing its fears and anxieties about the breakdown of community boundaries. Cases of Hindu-Muslim romance "believe the ideal of the Hindu family and draw attention to the woman's sexuality, needs and desires" (Gupta, 2009, p.15). By claiming independence in the arena of love and romance, women disturb the dominant discourse of communal polarization (ibid). Thus, by maligning the Muslim male, the continuation of the status quo is ensured.

Coming to the lived experiences of Muslim women we interacted with, we encountered divergent views across the state. In Muskura Khurd (Hamirpur), the only Muslim woman present in the discussion claimed that she had never encountered any discrimination because of her religious identity. In most of the other places, we heard several tales of religious discrimination. Women in a YWSHG comprising largely of Muslim women in Chachkapur (Sultanpur) said that upper caste Hindus were always jealous of Muslim girls who performed well in academics. Another girl narrated how students refrained from eating 'kheer' from her tiffin box on Ramzan Id because of her religion.

Individuals who risk going against the grain end up facing a backlash from society. Sample this incident narrated by a woman in Katka (Mirzapur) - a Muslim boy and a Hindu girl secretly got married against the wishes of their parents and despite the hostility displayed by the villagers. As the news spread, they were ostracized by the entire village and were eventually forced to leave. In Beniganj (Hardoi), a young woman narrated an incident when her family attended a Muslim wedding and ate the food served there. The villagers mocked them and some even stopped interacting with the family.

The growing alienation of Muslims from our society stems from the lack of shared spaces among various communities. As interactions between Hindus and Muslims have reduced, the idea of the Muslim 'other' has been bolstered. If sectarianism has to give way to syncretism, a

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meaningful process of dialogue has to be initiated.

## 4.6: Winds of Change?

Rural Uttar Pradesh is slowly becoming aware of the various forms of discrimination and people are taking constructive measures to end them. Even though functionaries of the state have been indifferent, even hostile towards creating a more egalitarian society, the political emergence of Dalits in the state has empowered them locally too (Kapur, Prasad, Pritchett, & Babu, 2010). A story from a young woman in Ambara Mathai (Rae Bareli) encapsulated this. Her mother was employed at a government school to wash utensils. However, she was never allowed to enter the kitchen. Last year, she was appointed as the cook for the mid-day meal programme in the school. The parents of upper caste students in the school strongly protested against the appointment, but the school authorities stuck to their stand.

Inter-dining and socializing can prove to be major actions in confronting caste discrimination. Ambedkar (1936) argued that inter-dining had not succeeded in ending caste consciousness and that the real remedy is inter-caste marriage. However, he still felt that it can be the beginning of a larger course of action towards abolishing caste. In Katka (Mirzapur), young women from YWSHG said that discrimination can be ended if an inter-community dialogue can be initiated. Women in Rudrapur felt that people should invite each other for their respective festivals, thus highlighting the importance of inter-dining in ending discrimination. They also felt that it was extremely important to educate parents and other elders in the family, because they were the repository of most of the regressive and orthodox beliefs in society. Notwithstanding these progressive views, most of the women were unwilling to challenge what Ambedkar called “the most fundamental idea on which the whole fabric of caste is built up” – the social ban on intermarriage (Ambedkar, 1989). A majority of the women we interacted with were strongly opposed to inter-caste marriages and believed that it was important to maintain the sanctity of one’s caste. Even in cases where the opposition wasn’t so strong, there was a belief that it was more convenient to marry a person who was ‘socially and culturally more familiar’. It is important to note here that the reluctance towards inter-caste marriages isn’t limited to rural India. A study conducted by the Centre for the Study of Developing Societies (CSDS) in partnership with Konrad Adenauer Stiftung (KAS) in 2016 revealed that about one-third of India’s youth considered inter-caste marriages to be completely wrong. Only 4% of the respondents had had inter-caste marriages. The government too hasn’t done enough to promote inter-caste marriage, beyond a few symbolic monetary awards to inter-caste couples given by the Ministry of Social Justice and Empowerment (Thorat & Coffey, 2016). The intersection between marriage and caste will be explored further in Chapter 6.

## 4.7: RGMVP’s Intervention

In our interactions, we observed that SHGs were largely homogeneous spaces, comprising women of similar castes and religions. While homogeneity ensured efficiency in the functioning of SHGs, it also hindered inter-community dialogue among women. This dialogue was further

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affected by the relatively low presence of upper-caste women and Muslims in YWSHG. Upper-caste women believed that they already had sufficient access to social, economic and cultural capital and thus didn't feel the need to access an institution like the SHG. A Dalit woman in Katka (Mirzapur) explained that upper caste women believed they led fairly satisfactory lives and joining the YWSHG would not make it any better. Muslims too refrained from joining YWSHGs, due to their overall social exclusion from the village and due to an apparent lack of faith in the institution. When we visited a Muslim household in Mirzapur, we were told that nobody from RGMVP had ever reached out to them regarding joining the YWSHG.

For many young women, however, the SHG was the only space where they experienced a semblance of equality in their lives. In many ways, SHGs ended up serving as a means to gain social, economic and cultural capital that had been historically denied to them. Most of them were keenly aware of caste-based and religious hierarchies and were also determined to put an end to the cycle of oppression. In Ambara Mathai (Rae Bareli), Dalit women told us that their engagement with the YWSHG had instilled a sense of fearlessness in them. “चाहे जाती जो भी हो, खून सबका लाल होता है” (The colour of blood is red irrespective of the caste) was a line we heard in almost every village we visited.

Finally, young women felt that SHGs were crucial in eradicating discrimination because society is more likely to listen to ten people as opposed to one person. In Lalakheda (Unnao), women said that Mahatma Gandhi was successful in uniting the country against the British rule. Similarly, young women like them can also stand united against any form of discrimination. Here, the importance of individual and collective action must be noted. While individual actions almost always make a difference, collective action ensures that change takes place on a larger scale. In the context of caste discrimination, SHGs can function as spaces for both individual as well as collective action.

## 4.8: Recommendations

The following are our recommendations for ensuring that SHGs function as more egalitarian spaces and to help young women adopt strategies to prevent and challenge discrimination based on caste and religion:

- RGMVP should strive to create more heterogeneous SHGs, including women from different caste and religious backgrounds. This will help in breaking hierarchies and create a space for women to articulate issues pertaining to discrimination. Interactions between women of different communities will help them to reflect on break the stereotypes and prejudices about each other. This will address the feeling of 'othering' that women of marginalized communities often undergo.
- The organization should make a concerted effort to include more upper-caste and Muslim women in YWSHGs. Particularly, in the case of Muslim women, who face several forms of discrimination and exclusion, involvement in the YWSHGs would help them break free of patriarchal and religious barriers.

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- The training sessions conducted with women from YWSHG's should also have modules on caste discrimination and religious differences. Women must be provided a vocabulary to help them to speak up on these issues, as well as to engage with their family members and villagers, who often perpetuate such discrimination. They must also be educated about relevant legislation on rights on marginalized communities as well as legal remedies against caste-based and religious atrocities.
  - RGMVP should also sensitize and train its program managers, field officers, drivers and other employees on issues related to caste-based and religious hierarchies. The organization's staff members are also members of a patriarchal and regressive society, so it's natural that many of them would hold and propagate problematic views on these issues. Sensitizing them is important as they directly engage with YWSHG's and their attitudes and behavior do affect and influence those of the women as well.

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## CHAPTER 5: DREAMS AND ASPIRATIONS

*“The right to dream should be the first fundamental right of people.”*

Mahasweta Devi, one of India’s greatest writers, spoke about the importance of dreams at the Jaipur Literature Festival, 2013. She said, “All my life I have seen small people with small dreams. It looked like they wanted to put them all in a box and keep them locked up...but somewhere, some of them escaped, as if there has been a jailbreak of dreams” (Marino, 2015). The dreams and aspirations of young women in rural Uttar Pradesh are not far off from Devi’s description. The purpose of this section is to analyse the aspirations of young women of rural UP. Throughout our fieldwork we came across women eager to move out of their limited circumstances and achieve more. In this chapter, we will analyse how these aspirations are shaped, how being part of a group and getting more resources can concretise these, and what type of institutional support is required to make these dreams a reality. But before that we start from a more basic question- do the women even have dreams? And are they allowed to?

### 5.1: The Right to Dream

A number of young women we interacted with across the state said that they didn’t have dreams. A woman in Katka (Mirzapur) said that when they already know they would be forced to stay at home and cook for their in-laws after marriage, then what was the point of dreaming? A number of women we spoke to had dropped out of school and felt that they lacked direction in their lives. In Dayalpur (Pratapgarh), women remarked that their freedom to dream is severely constrained by their families’ financial situation. According to one young woman, dreams were a luxury only the rich can afford. Even after being given some time to think about their dreams, most women wryly said they don’t dream anymore. In Radhapur (Lalitpur), a woman remarked, “लड़की होने का एक ही फायदा है - थोड़ा काम करो, घुंगट पहनो, बिस्तर लगा कर सो जाओ।” (There is only one benefit about being a woman – work a little, wear the veil, set up the bed and go to sleep). There were, however, several women who questioned the status quo and dared to think beyond what society had conceded to them. Their dreams and aspiration narrate the tale of a new India brimming with hope and a promise for a better future. Women enthusiastically shared their aspirations of becoming teachers, doctors, nurses, lawyers, police officers, fashion designers and engineers. Women in Lalakheda (Unnao) also expressed a keen desire to learn to operate computers and access the Internet. A woman also spoke about her wish to speak in English the way people in movies did. While some women in Ambara Mathai (Rae Bareli) wanted to set up their sewing machine shops, another wanted to set up a beauty parlour in her village and was receiving training for it from some elders in the village. In Kakwara (Jhansi), women said that they just want to be educated so that they could think for themselves and live with a sense of pride. In Chachkapur (Sultanpur), a young woman had a rather simple dream - she wanted to grow a tulsi plant in her house; a luxury that was enjoyed by only upper-caste households in her village.

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There were also women who wanted to initiate some change in society. A woman from a poor household in Tindwara (Banda) said that she wanted to start an organisation that worked for poverty reduction. In Bijauwa (Gorakhpur), while one woman aspired to become a government official, another wanted to become a social worker. Both were keen on improving the condition of their village, even though their desired means of doing so were significantly different. The women we spoke to also acknowledged the transformative role played by teachers in impacting lives, and wanted to replicate it in the future.

We also tried to understand how aspirations are formed and what the factors that influence them are. Through our interviews, we realized that Hindi movies had a huge impact on these women and their thought process. Women were heavily influenced by the 2006 movie *Vivah*, where a traditionally brought up young woman is engaged to marry a rich, urban male without the atrocities of dowry and caste-class mismatch catching up. Its unproblematic depiction of non-transgressive love within the confines of matrimony was an aspiration that was shared by many women who saw the movie. Similarly, movies like *Dangal* set in rural India and focusing on young rural girls achieving international fame in a sport traditionally dominated by men spoke directly to the women here. Thus, popular culture had a significant impact on the lives of these women. In general, however, they had very little access to mediums of mass communication. None of the women we interacted with had watched a movie in a cinema hall. Most of them watched TV serials and movies on cheap mobile phones owned by their family members.

## 5.2: Mobility and its Implications

In India, cultural and religious norms relating to exclusion restricts the freedom of movement of women beyond the confines of the household. These restrictions serve as means to control women's sexuality and to limit their access to power and control of resources (Kantor, 2002, p. 145). The gendered separation of space and the use of the veil are examples of physical limits that seek to prevent women's interactions with men (Papanek, 1982; Agarwal, 1994; Shabbir, 1995).

Our interactions with women from YWSHG groups too revealed similar experiences. This section will explore how patriarchy manifested itself in the lives of young women through restrictions on mobility, sexual violence, policing of clothes and lack of public spaces. A young woman from Rudrapur (Gazipur) said that in her own family she was treated as inferior compared to her brother. She was only allowed to leave home with her friends or with older women; she had never stepped out of her house alone. In Dayalpur (Pratapgarh), a woman was forced to stay at home so that her brother could complete his education. In Chachkapur (Sultanpur), women explained how domestic work superseded their education and they had to regularly bunk college in order to meet the work demands at home. When a group of women from the same college requested their parents to allow them to stay at hostels, they were denied permission. In Radhapur (Lalitpur), there were also some women who hesitantly spoke about incidents of eve teasing and verbal abuse which they faced even from boys who studied in the same school and shared common classes.

There were restrictions on movement even when it came to attending YWSHG meetings.

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Unless they were accompanied by an elder, some women were not allowed to participate in these meetings. This adversely affected attendance at the meetings and the group's overall performance. Not a single woman we interacted with told us that she had the freedom to walk alone in the street after sunset. Women in a number of villages also bemoaned the lack of safe public spaces in the vicinity of their village. Very few of them had access to playgrounds for sports, as they were largely taken over by boys. Even in their schools and college, there were no separate places for women to play and the common grounds are invariably occupied by boys. The girls were then forced to play indoor games.

The policing that women face also extended to the kind of clothes that they wear. A young woman from Kakwara (Jhansi) said that she had stopped wearing jeans because of the constant jeering she faced from men in the village. Often, family members too ended up imposing restrictions on women's clothing choices. According to a woman from the same village, it didn't matter what society thought about them, but she didn't want to lose respect in the eyes of her family.

In their study of public spaces in Mumbai, Khan, Phadke, & Ranade (2011) had observed that in the name of concern, women's actions are policed; they aren't allowed to go out, or stay late at work, or go out at night for pleasure. They are also told to dress appropriately and behave differently. Thus, young women are forced to drop out of high school, take longer routes to college, give up on work opportunities etc. Thus, in terms of the freedom to access to public spaces, rural and urban women are similarly disadvantaged.

A number of women we spoke to wanted the freedom to explore the world outside their village. With their mobility severely restricted by their families, the freedom to step out resonated with women in every district we visited. Some simply wanted to become financially independent so that they could travel across the world. In Pakadi (Deoria), a YWSHG member said women that can truly be termed free when they would be able to walk fearlessly in the street at night. On hearing this, we recalled a similar quote by Mahatma Gandhi, "The day a woman can walk freely on the roads at night, that day we can say that India has achieved independence" (Pradeep 2016).

### 5.3: The Question of Honour

The idea of honour (*izzat*) is gendered in India. Thus, the woman represents honour as a daughter, wife and mother while the man regulates it. A woman's honour can be threatened through her body and conduct because of her reproducing and procreating capacity. This capacity is seen as a dangerous and destructive force, and hence it must be controlled and contained by the male, by making all decisions regarding her body. This male is not limited to her family; rather the whole clan, caste and community are co-sharers of this honour (Chowdhary, 2007). In this context, women can be rendered both as an object of protection as well as violence, which is always practiced in "response to the cultural expectations of the larger community" (Chowdhary, 2007, pp. 16-17; Vishwanath & Palakonda, 2001, pp. 386-387). Women from YWSHG too described how the idea of honour is constantly brought up to oppose the freedoms they wish

they enjoy.

A woman in Ambara Mathai (Rae Bareli) was fed up of the constant scrutiny that accompanied all her actions – she was told by people around her that women need to be taken care of and they would never be able to protect themselves. In Tindwara (Banda), women spoke about the many ways in which society silenced them and suppressed their voice. In Bijauwa (Gorakhpur), a woman described it metaphorically:

“समाज इज्जत का टोकरा लड़कियों के सर पर ही रखती हैं, लड़कों पर कभी नहीं रखती।”

*(Society always keeps the basket of honour on the woman's head, and never on the men's).*

She further said, “घर में खाना नहीं रहा तो चलेगा, पर इज्जत कम नहीं होनी चाहिए।”

*(It is alright if there is no food at home but honour should never go away).*

Thus, aligning women's honour with that of her family and the society ensures that there is more scrutiny and control of their behaviour as compared to men. By constantly reminding them that they are the repository of honour and respect, their freedoms are curtailed and their subservience to societal power structures is dutifully earned.

## 5.4: Leaders and Inspirations

We asked women about leadership and their role models. Research shows that women leaders influence parents and children's beliefs about what women are truly capable of. This has a huge impact on their aspirations and may also shape their educational and career choices (Beaman, Duflo, Pande, & Topalova, 2012, p. 582). Through our interactions, we found that women from YWSHG's looked at political leaders as inspirations. However, historical figures, religious/social workers and even sportswomen figured. A young woman in Katka (Mirzapur) stated: “सब नेता अच्छे नहीं होते और हम उनकी तरह नहीं बन पायेंगे, क्योंकि हमारी personality भी नहीं है और हमारे पास पैसे भी नहीं है।” *(All leaders are not good and we cannot become a leader because we lack both the personality and the money).*

Several others had a long list of leaders who inspired them. In Bundelkhand, almost every woman we spoke to eulogised Jhansi's Rani Lakshmi Bai. Narrating her stories and singing folk songs in her name, women said they could relate immensely to the struggles that she faced as a woman. In Beniganj (Hardoi), women told us that Rani Lakshmi Bai transcended caste barriers as an administrator and fought for India's independence, in spite of the various constraints that she was surrounded with.

A woman from Devchara (Bareilly) said that she was inspired by the work of Mother Teresa and wanted to help the homeless when she becomes financially independent. In Muskura Khurd (Hamirpur), a woman spoke of the role played by Mahatma Gandhi in India's freedom struggle - she said she wanted to lead a similar struggle against the various barriers that are imposed on women in her village. In Mankanpur (Barabanki), women said that they looked up to Sarojini Naidu, Sania Mirza and Sunita Williams for inspiration.

Among contemporary political leaders, a number of women said their favourites include

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Sonia Gandhi, Rahul Gandhi and Priyanka Gandhi. The then chief minister Akhilesh Yadav was revered in several places, especially because of his government's schemes targeted at young women. The distribution of free laptops and cycles to young women played a huge role in improving access to education, according to a young woman in Muskura Khurd (Hamirpur). Prime Minister Narendra Modi was also seen as a major source of inspiration for young women. Women said they he gave LPG cylinders to poor households and also put an end to violence perpetrated by goons in the state. In Bijauwa (Gorakhpur), however, he was criticized for the implementation of the demonetisation policy which severely inconvenienced the poor. It must be noted here that YWSHG women considered both male and female leaders as role models. However, it was because of work directed towards women empowerment that men were seen as leaders worth emulating.

Beyond public figures, women were also inspired by people in their vicinity. A number of them looked up to their teachers and said that they wanted to be like them. A woman also spoke about a girl from her village who finished her education despite losing both her parents at a young age. In Pratapgarh, a woman from Kerala who had come to the village for missionary work, but ended up becoming the Sarpanch was a major source of inspiration. In this context, there is a need for laws that can help to create role models by opening opportunities for women. An example of this would be local self-government bodies in India, which ensure women's representation through the contentious reservation policy (Beaman, Duflo, Pande, & Topalova, 2012).

## 5.5: What are the Freedoms they Want?

In his seminal work, 'Development as Freedom', Sen (2000) argued about the importance of freedoms to challenge the various problems that the world is faced with:

“We have to recognize, it is argued here, the role of freedoms of different kinds in countering these afflictions. Indeed, individual agency is, ultimately, central to addressing these deprivations...It is important to give simultaneous recognition to the centrality of individual freedom and to the force of social influences on the extent and reach of individual freedom. To counter the problems that we face, we have to see individual freedom as a social commitment” (Sen, 2000, pp. xi-xii).

Sen also argued that that the political, economic, and social participation and leadership of women is a crucial aspect of “development as freedom” (Sen, 2000, p. 203). For women from YWSHGs too, individual freedoms played an important role in their dreams and aspirations. In this section, we have tried to explore and understand these freedoms that they wanted and what it says about their aspirations.

A young woman from Katka (Mirzapur) said, “घर से बाहर ही निकलने नहीं देते. तो पता कैसे चलेगा की हमें क्या आज़ादी चाहिए।” (If we are not even allowed to leave the house, how will we ever

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know which freedoms we want). On being probed further, she remarked “हमारे पास सिर्फ तीन चीजों की आज़ादी है – खाना बनाना, भेड़-बकरी चराना और बर्तन धोना।” (We have only three freedoms—to cook food, to graze cattle and to wash utensils).

A number of freedoms that women wanted were defined in relation to men. This could be seen as a form of internalized misogyny. As women grow up hearing and experiencing sexist prejudices and stereotypes, they end up believing and internalizing many of them—this leads to the perpetuation of sexism. As a result, women don’t see themselves as being capable of achieving more than what men have. Thus, they begin aspiring for the freedoms that men have and don’t look beyond those. In fact, a majority of the women from YWSHG told us that they often wished they were born as men. Pointing towards a tree nearby, a woman told us, “लड़के पेड़ से कूदना चाहे तोह कूद सकते हैं, हमें तोह चढ़ने भी नहीं देते।” (If men want, they can jump from a tree. However, we are not even allowed to climb it). Several of them said they wished to perform better than boys in every aspect of life. A woman in Rudrapur (Gazipur) said that she longed for the day when none of the women had to bow down to men and every woman could stand on her feet. A woman in Chackapur (Amethi) said that society doesn’t give them even the basic respect that they deserve as women. Unless society starts recognizing them as equal human beings, they cannot afford to dream for their future. Indeed, in her review of the book, ‘A Feminist Dictionary’, in 1986, Marie Shear famously wrote, “Feminism is the radical notion that women are people.” Thus, any improvement in the status of women can happen only when they are first acknowledged as human beings with rights and privileges.

In Muskura Khurd (Hamirpur), a woman encapsulated the experiences of most women in India—a woman is never identified by herself; her identity is always defined in relation to her family or society. She said, “When I walk on the street, people say that his daughter is walking or his sister is walking. When I walk, I want people to say – look, Sujata is walking”. Women don’t want to be defined as someone’s daughter or someone’s sister, as these identities imply that women must be respected only because they are members of men’s families and not because they too are entitled to certain basic rights (Todd, 2016). Thus, the freedoms that women in YWSHG aspired for were closely connected to the demands that the global feminist movement has been making for years and, at the centre of these freedoms, was the desire to carve an identity for themselves.

## 5.6: RGMVP’s Intervention

This section looks at the role RGMVP has played in informing, influencing, and facilitating the dreams and aspirations of rural women in Uttar Pradesh. Over the past few years, the organization’s interventions have succeeded in engendering behavioural change among young women. RGMVP has trained hundreds of young women in financial management and livelihood activities. Additionally, residential training campaigns conducted by the Hyderabad-based NGO, Voice 4 Girls, have been found to be particularly effective. These camps provided young women

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training in basic health, safety, rights, self-awareness, future planning and also helped them build leadership, critical thinking, spoken English, and interpersonal skills. They directed women's attention towards the larger questions of space, mobility, collectivization, and patriarchy, as well as helped break the taboo around menstrual health and hygiene. Thus, with such interventions, the larger goal of communicating the need for education, independence, and that of challenging your limits so as to dream and aspire, was achieved. Most of the women agreed that the RGMVP was often the only source that provided them access to knowledge and opportunities otherwise unavailable in their schools and homes.

We found that being a part of the group, or even a desire to be part of it, led to intra-familial negotiation. This is important since we can argue that the ability to speak up and convince, and even resist and argue with authority can begin even before the woman joins the YWSHG. For example, a woman from Ambara Mathai (Rae Bareli) said she had to try very hard to convince her family for joining the YWSHG and only after much resistance did they allow her to attend the meetings regularly. Being a part of the YWSHG has also helped women fulfil a long-standing aspiration—the freedom of mobility. Because of the weekly meetings and training sessions, several women got an opportunity to explore the world beyond their homes. Meetings were held in the courtyard of a member's house, with every member hosting a meeting in succession. The meetings thus become a means for the woman to step out of her house, meet her friends, and experience freedom, albeit for a limited period of time. RGMVP's training sessions too are held in towns closest to the village. This gives an opportunity for women to use public transport and to interact with women from other villages. Women from Lalakheda (Unnao) said that the RGMVP empowered them with a sense of independence and made them aware of rights they have always been deprived of. A young woman from Dayalpur (Pratapgarh) said, “अगर हम समूह से नहीं जुड़े होते तो आज आप से बात नहीं कर पाते।” (If we would not have been a part of the YWSHG we would have not been able to interact with you today). The women explained that they were now able to introduce themselves fearlessly and could articulate their points better. While socialization and mobility were not the key objectives of the programme, they are its unintended positive outcomes. In the future, this would be an important space for the organization to explore further.

The organization also connected women to banks and educated them about financial inclusion. They were taught to help the older women's SHG in maintaining accounts and registers. This gave these women a sense of agency and purpose in their lives. A woman from Beniganj (Hardoi) said she developed a habit of saving money due to the weekly collection in her YWSHG. We also encountered a few cases where women felt that the RGMVP wasn't doing enough for them. In Muskura Khurd (Hamirpur), a woman said that the YWSHG has not been able to help her with the issues she faces in her daily life. We feel that RGMVP can capitalize on this and offer more, especially in terms of income-generating activities, which is a hallmark of the older women's SHGs.

In a space as constricted as the village, the importance of an institution like the RGMVP can't be underestimated. In an interview with the team, P. Sampath Kumar (former CEO, RGMVP)

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explained how YWSHG served as a ‘holding environment’ for young women. A holding environment is defined as having the “cohesive properties of a relationship or social system that serve to keep people engaged with one another in spite of the divisive forces generated by adaptive work” (Heifetz, Linsky, & Grashow, 2009, p. 305). It creates a space where people can safely discuss values, perspectives, and ideas. Even while tackling difficult issues, the holding environment ensures that the dialogue doesn’t become too heated or explosive. In YWSHGs, women can thus discuss issues pertaining to caste, religion, and sex without fear. In Radhapur (Lalitpur), a woman summarized the RGMVP’s intervention in their lives by declaring that the greatest freedom she got because of the organization was the freedom to dream.

## 5.7: Recommendations

- Considering the tremendous impact of the VOICE camps, RGMVP should strive to conduct more training sessions with YWSHGs at regular intervals. In our interactions we observed that, in every SHG, only about two to three girls had attended any training session. While these girls do educate others after attending the training sessions, the learnings don’t completely percolate to everyone equally. RGMVP should develop a mechanism to ensure that maximum number of women get the opportunity to attend these training sessions. A feedback system also needs to be in place for these women so that their future questions and doubts are answered and clarified. This will further ensure that the changes and learning are sustained over a period of time.
- As mentioned earlier, RGMVP should consider providing vocational training to women from YWSHGs. This could involve sewing, embroidery work, computer training, etc. The money generated from these activities will help women to finance their education and, thereby, fuel their ambitions.
- We have written about the impact of popular culture earlier in this report. In Amethi, we had screened the movie *English Vinglish* for women from YWSHGs. They deeply resonated with the story of a housewife who took it upon herself to overcome her handicap of not knowing English to embark on a transformative trip to the United States. RGMVP should consider screening such inspirational films and documentaries for young women across the state. The organization’s wide network of field officers could be very helpful in facilitating this.
- RGMVP must also nurture leadership within the YWSHG model. While leadership positions already exist in YWSHGs, they should be developed further and the organization must provide capacity-building support to these leaders. They must also have leaders with specific responsibilities, for example—organizing meetings, facilitating discussion sessions, handling accounts, etc. This will help women take greater ownership of YWSHGs and also help them build leadership skills.

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## CHAPTER 6: PERSONAL RELATIONSHIPS

For young women to make a successful transition to adulthood, it's imperative that they have a sense of agency aside from having access to education, health and economic capital. Agency can be defined as “the ability and capacity to choose for oneself through the understanding of the self and of personal competence” (NRC and Institute of Medicine, 2005). In our discussions, we delved into the understanding of agency and choice among young women in the realm of personal relationships. Do young women in rural Uttar Pradesh enjoy the right to be in pre-marital romantic relationships? How do they view the institution of marriage? What are the implications of marriage in their lives? These are some of the questions that we have explored in this chapter, while also looking at the role that the YWSHG plays in these spaces.

### 6.1: Pre-Marital Romantic Relationships

With the help of YWSHGs, young women are beginning to develop a strong sense of ‘self’ which helps them rebuff society’s influences and hold. But when it comes to developing and maintaining personal relations, their families come to the forefront. And since parenting according to gender stereotypes has an impact on self-worth, we found that none of the women even considered the option of falling in romantic love or in other words, exercising their agency in terms of choosing their life partners. They do not have opportunities or avenues to explore their personality and to define their identity, desires and wants since they mostly spend their time on being family mediators, or trying to gain validation and approval from their parents, families and the society. A woman in Katka (Mirzapur) unequivocally stated that since decisions related to marriage are taken by parents, there is no point in thinking about love.

Thus, falling in love or being in relationships by choice is still foreign to young women in rural Uttar Pradesh. Most of the women didn’t know what it meant to fall in love with someone. One of them said, “ये सब तो फिल्मों में होता है” (All this happens only in movies). A young woman from Muskura Khurd (Hamirpur) told us that only the beautiful and fair can fall in love. Much of literature also links light skin color to privilege (Blauner, 1972). India’s experience of colonial rule and its long history of caste-based discrimination have led to a preference for the light skin colour, which manifests itself in the personal realm to date.

### 6.2: The Institution of Marriage

“Never speak of marriage as an achievement. Find ways to make clear to her that marriage is not an achievement nor is it what she should aspire to. A marriage can be happy or unhappy but it is not an achievement” (Adichie, 2016).

In her feminist manifesto, the celebrated Nigerian author Chimamanda Ngozi Adichie remarked that we condition girls to aspire to marriage, but not boys. This ends up with girls obsessing about marriage, with boys being indifferent to the institution. This imbalance leads to women sacrificing more in marriages, often at a loss to themselves (ibid.). In our discussions too,

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we asked women if they view the institution of marriage as an aspiration. Most of the women replied in the affirmative because, according to them, the future course of their lives largely depends on the kind of marriages they will have. One of the women told us that she simply wanted to marry someone who would treat her as a human being. There are several reasons why marriage remains an aspiration for women in India. Marriage is believed to confer positive status on a woman, which is further enhanced by motherhood. If a woman doesn't get married, it reflects poorly not just on her but her entire family. With little or no access to property and other economic resources, marriage is supposed to provide dignity and security to women. The social conditioning of a woman in a nurturing role as a wife and mother further put pressure on her to be married. Thus, non-solemnization of marriage for women is a social stigma. India's social values, customs, traditions and even laws ensure a complete dependence of women on the institution of marriage (Sharma, Pandit, Pathak, & Sharma, 2013).

The question on marriage simultaneously brings to the forefront the problem of the lack of choice that young women face. A survey conducted by the National Council for Applied Economic Research (NCAER) in 2014 revealed that 41 % of women had no say in their marriage. And only about 18% of them knew their husbands before marriage (Rukmini, 2014). In India, 'destiny' is said to play a big role in determining your spouse and thus the question of choice is not supposed to emerge. It is also believed to be desirable that important decisions like marriage should be taken by family and kin (Gupta, 1976, p. 77). We explored the question of choice in our interactions with women from YWSHG's too. In Radhapur (Lalitpur), a woman mentioned that girls often see the groom only on the day of the wedding. In many cases, women themselves are more than willing to let their parent choose and decide who they should marry. They continue to perceive themselves as how their parents perceive them and hence feel their parents' honour and choice comes before theirs and hence any deviation from the same would be seen as an act of betrayal. In Pakadi (Deoria), a woman said that they would never be able to 'betray' her parents, and thus couldn't afford to marry out of choice. A woman from Kakwara (Jhansi) somehow saw the silver lining to this dark cloud when she told us how if she marries by her parents' choice, she'll at least be able to later blame her parents freely. However, we also noticed a few winds of change. In Chachkapur (Sultanpur), women said that there have been a few instances of women marrying out of their choice in their village. Women in Beniganj (Hardoi) remarked that if the boy has a healthy source of income, then parents have begun to give up their insistence on an arranged marriage. It is important, however, to consider the false dichotomy between arranged marriages and love marriages. Individual choice is equated with modernity, while tradition is seen as depending on the community. This leads to the supposed conflict between the 'modern' love marriage and the 'traditional' arranged marriage (Pauwels, 2008, pp. 6-7). Thus, a marriage conducted with the approval of elders in the family is somehow seen as regressive, a tendency which needs to be questioned. Instead, one must go beyond the love-versus-arranged marriage dichotomy, and instead focus on achieving more specific goals like intimacy, equality and personal choice in marriage (Netting, 2010, p. 707).

In India, inter-caste marriage is prohibited by socially enforcing rigid norms of purity and pollution (Human Rights Watch, 2011) Thus, caste endogamy determines the choice of partner

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across religious communities In Loharta (Amethi), women remarked that there hasn't been a single inter-caste marriage in their village. Several young women have internalized caste hierarchies and discrimination so much that they also believe that they should marry within their own caste. A woman from Kakwara (Jhansi) went on to explain how marriage within caste ensured the retention of *maryada* (honour) and parents' standing in society. In Chachkapur (Sultanpur), women endorsed intra-caste marriages because they believed that marrying outside the caste would mean adapting to the customs and practices of the other castes. It would also lead to the dilution of their caste identity. This would also affect their children adversely, as they would be of a 'mixed' caste. Literature too shows that caste differences in India now have more to do with culture than purity. Thus, caste today is more a question of lifestyle and food practices rather than one of status and rank (Mayer, 1996, p. 62). It is this difference that becomes the justification for the marital preference of caste endogamy.

The dubiousness surrounding life after marriage is indicative of the conditions of their own mothers. India's patriarchal, patrilocal and patrilineal families are strongly characterized by unequal gender relations. After marriage, the wife is generally considered inferior, while the husband dominates her and is assumed to 'own' the wife (Jejeebhoy, 1998, p. 855). This sense of ownership can manifest itself in physical and mental violence. Women from YWSHGs too shared similar apprehensions about life after marriage. In Radhapur (Lalitpur) and Rudrapur (Gazipur), women were engulfed by the fear of what life would be after marriage. A woman in Ahoramai (Budaun) feared being treated like a maid after marriage. Notwithstanding the fact that everyone including maids need to be treated with respect and equality, their fear stems from a belief that, for women, marriage is simply as a transfer of labour from one household to the other. Some women worried about the increase in responsibilities after marriage while others resented the lack of mobility of housewives. They recounted instances of domestic violence and harassment faced by married women in their villages. In Katka (Mizrapur), a woman said that the boundaries for married women are clearly defined in every household. For instance, while she could eat whenever she wanted to in her house, she will be able to eat only after everyone else has eaten in her marital home. A woman from Beniganj (Hardoi) reflected how none of these problems troubled men - they are free before marriage, and they are free after marriage.

### 6.3: Dowry

According to the National Crime Records Bureau, Uttar Pradesh reported the highest number of dowry deaths (2,335) in India in 2015. With such a context, it is pertinent to look at how young women perceive dowry and what implications it has on their personal relationships. We asked women on the prevalence of dowry in their villages, their opinions on the practice as well as suggestions to end the practice. It is important to note here that the payment of dowry is prohibited in India under the Dowry Prohibition Act, 1961 and Section 304B and 498A of the Indian Penal Code.

Women across the state agreed that the dowry system was widely prevalent. Women in Devchara (Bareilly) said that parents start worrying about dowry as soon as the daughter is born.

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Parents often pay anywhere between 200,000 to 800,000 in dowry, according to the women. This is invariably accompanied by assets like jewelry, television sets, refrigerators, vehicles, furniture and even land. In Dayalpur (Pratapgarh), women explained how the dowry was often proportionate to the groom's education level. They even said that parents avoid educating their daughters further because they would have to look for educated grooms, who would demand more dowry. In Katka (Mirzapur), women narrated several cases of violence as a result of insufficient dowry in their villages. One woman was reportedly burned for the same. We met a woman in Ambara Mathai (Rae Bareli) who was married after paying a huge amount in dowry. In spite of that, she was subjected to severe violence by her in-laws. She soon escaped and has now returned home. In a number of places, the same practice that perpetuated violence was also seen as means to minimize it. In Rudrapur (Gazipur), women felt that giving dowry ensures that the bride didn't face violence and abuse in the marriage. Thus, the dowry system continues to perpetuate the oppression, torture, and murder of India's women (Banerjee, 2014, p. 34). Even when women are asked to point out why they think dowry is wrong, women were quick to pitch the case for the poor and how even poor women deserve to get married. Some women from Beniganj (Hardoi) thought it was wrong to indulge in this practice because it doesn't ensure respect and well-being after marriage. According to a woman in Pakadi (Deoria), the practice of dowry is aimed at taking advantage of the girl's family's desperation and misery. Another woman from Bijauwa (Gorakhpur) spoke with despair about how marriage in itself is a lose-lose situation for women because first you're forced to give your life's earnings to the groom's family and then later you have to face violence and abuse in the marriage.

The roots of India's dowry system can be traced to the patriarchal notion that the cost of maintaining a woman is a penalty. Thus, dowry serves as a compensation for the costs inherent in the maintenance of women. It thus has to serve as a mandatory component of the marriage, regardless of the woman's contribution to the family's income (Mota & Casaca, 2016, p. 10). In such a context, several women still felt that the dowry system was wrong merely because it was unfair to the poor. Some women believe that if one can afford it, then dowry must be paid. They also conceded to taking dowry themselves for their brothers' marriage. In Devchara (Bareilly), a woman boasted that she rides pillion on a bike to attend YWSHG's, because it was given to her husband in dowry by her parents. Thus, women are often supportive of the dowry system, because the dowry includes cash and household items which are likely to be used by the new couple. Women often play a major role in negotiating dowries too (Srinivasan & Lee, 2004, p. 1110). A woman from Makanpur (Barabanki) said that the bride herself was the biggest form of dowry, as she would provide her seva (services) throughout her life to her husband's life. A few women from Chachkapur (Sultanpur) however remarked that the dowry money could be better used to educate the girl herself. Even as it remains socially ignored, the practice dowry continues unabated in India. A multi-pronged approach that includes gender-sensitive education, tougher laws and public campaigns will be required to tackle its menace (Banerjee, 2014, pp. 37-38).

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## 6.4: Friendships and Beyond

A study conducted by Jaya & Hindin (2009) revealed that women were less active compared to men in pursuing relationships with the opposite sex. Fewer women reported having a friend of the opposite sex, compared to men. Thus young women are systematically disadvantaged because of social restrictions and discriminatory gender norms (p. 102). Thus, even when it comes to making life choices as basic as those pertaining to friendship, these young women have to think about what their family and society would say. As girls across villages pointed out that the only place where they can even think of speaking to boys is in their schools. There have even been instances of moral policing in Ambara Mathai (Rae Bareli) when girls were seen talking to boys. The women explained further that while the girl is shamed when seen talking to a boy, the boy usually escapes any scrutiny. Women in Lalakheda (Unnao) acknowledged that there is nothing wrong in talking to boys, and even said they often desired to befriend them. But their parents had strictly prohibited any form of contact with boys. Even if they would talk to boys about studies, people in the village would often pass remarks on their character. In Kakwara (Jhansi), a woman said that, “गलत लड़कों से बात करना सही नहीं है” (one must not talk to ‘bad’ boys). All of this points towards an urgent need for gender sensitization in schools as well as a push from the government towards creating an egalitarian society.

## 6.5: RGMVP’s Intervention

A number of women we interacted with told us that they feel both educated and liberated in the YWSHG as they could openly bring up ideas and theories without being mocked or shamed. Thus, YWSHG was a safe space for these women to discuss love, sex, marriage and other issues. In the training sessions they attended, women were educated about social evils like dowry, child marriage, domestic violence etc. Several YWSHGs in the state have carried out public campaigns and rallies in their village to educate villagers as well as to mobilize support for these causes. Even in a few cases, YWSHG members were also successful in intervening in cases related to early marriage or domestic violence. Thus, as women challenge and revolt against the structures that seek to limit them, the RGMVP has done a commendable job of lending a voice to this rebellion.

At the same time, a few women felt that the RGMVP hadn’t intervened enough in the personal space – SHGs are women-only groups, thus their participation hasn’t increased their engagement with boys in their villages. In spite of being part of progressive institutions like the YWSHGs, most women end up in abusive arranged marriages. In our interactions, we also observed that several Field Officers and Program Managers had deeply problematic views on marriage-related issues.

## 6.6: Recommendations

- Women need to get exposure to avenues and opportunities that build their agency. This can be ensured by holding seminars and workshops on agency and choice. In these

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workshops, they must be educating about the detrimental effects of patriarchy and the need to break free from stereotypical gendered roles.

- RGMVP must lead a state-wide campaign against dowry featuring the voices of young women from across Uttar Pradesh. An institution that perpetuates such wide-scale violence needs to be dismantled.
- YWSHGs create safe spaces for women to interact with each other so as to remove the stigma around engaging with those from the opposite sex. This will curb the process of othering and will help create an environment where they begin to treat each other with respect and dignity.
- Since family members play such a crucial role in the personal relationship that young women forge, there is a need to work with older women as well. Most YWSHG women have their mothers in SHGs. If awareness is built amongst them, it will also trickle down to the young women and help in the spread of progressive values.
- The propagation of problematic views on marriage, dowry and gendered roles among YWSHGs needs to be stemmed through sensitization workshops. This could be done thoroughly by engaging employees of the organization as well.

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## DISCUSSION

### Summary of the report

Our study was an analysis of RGMVP's Young Women Self-Help Groups (YWSHG) through three lenses - caste and religion, dreams and aspirations, and personal relationships. We also tried to look at how the participation of young women in YWSHGs has shaped their engagement with these issues and how it can be further improved in the future.

Our discussions on caste brought to light its all-pervading presence and functioning—in educational institutions, in families and in villages. Our study also looked into the social exclusion of Muslims and the factors that contributed to it. We also observed how RGMVP's intervention women have helped women to challenge caste-based and religious hierarchies.

For the next chapter, we look at how aspirations are formed and what factors influence them. We observed the constraints that women in YWSHGs functioned under while dreaming for a better future. The freedom of mobility was an aspiration that resonated with most women we interacted with. Several women, with the help of RGMVP's resources, had dared to challenge the status quo and were shaping their lives the way they deemed best.

While studying personal relationships, we explored what agency meant to women in YWSHGs. We looked at how marriage remained an aspiration for young women and also analyzed the question of choice within the institution. We also tried to understand how they viewed friendships with the opposite sex, dowry and other such practices. Finally, we look at the role YWSHGs were playing in providing women a safe space to discuss these issues as well as to engender collective action on them.

### Findings of our study

- YWSHGs have helped thousands of young women in rural Uttar Pradesh engage in individual and collective action on a number of issues. These women have found a vocabulary to articulate their grievances and aspirations. With the right guidance, these women are capable of meaningfully contributing towards the betterment of the spaces they inhabit.
- Young women benefit from collectives like SHGs; it allows them to build social capital and improve their status within the family as well as in the community.
- Barriers related to caste, religion and gender can be addressed through mobilization on a common cause like education. In our discussions, we observed how such common causes helped women in YWSHGs to transcend hierarchical barriers.
- Women in YWSHGs have critical minds and it gets reflected through their views on various

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issues. They are also wildly ambitious and constantly seek avenues to realize these ambitions.

- There is also an aspiration to redefine the institution of marriage to make it more egalitarian and gender-just. Because of interventions by RGMVP, women are also increasingly seeking relationships with the opposite sex.
- Women in YWSHG face a chronic lack of opportunities and also don't have access to information on education and employment. It's important for this information gap to be bridged and YWSHG can play a crucial role in this.

## Limitations of our study

Our study was purely qualitative and was based on focus groups, personal interviews etc. We couldn't do a quantitative study, with an analysis of statistical data relating to YWSHGs. Our study also didn't employ a control group comprising women who were not part of YWSHGs and then use them as a benchmark to measure women from YWSHGs. We also didn't make a detailed comparison of YWSHGs and the older women SHGs of RGMVP. These limitations in our research were due to lack of time and resources to embark on such a study. We also couldn't do a comprehensive evaluation of the YWSHG model, as we felt most of the groups we interacted were too young for their functioning to be scrutinized in detail.

## Scope for further research

- The feasibility of forming YWSHGs comprising men as well as having mixed groups comprising men and women could be explored in the future.
- A study could explore the information gap faced by rural women and the role collectives like YWSHGs can play in bridging that gap.
- It would also be interesting to look at the role played by YWSHGs in engendering leadership skills among rural women and in informing their aspirations.

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