A Sweet Deal?

A qualitative study regarding the process of empowerment for women who take part in an income generation program in South Lombok, Indonesia

Author: Karolina Jackson
Supervisor: Maud Edgren-Schori
A Sweet Deal? A qualitative study regarding the process of empowerment for women who take part in an income generation program in South Lombok, Indonesia
Karolina Jackson

ABSTRACT

Indonesia signed CEDAW 1980 and ratified it in 1984 making it one of the first countries in South East Asia to do so. Despite legislation and governmental efforts women are still discriminated against in areas such as access to education, resources and credit. Income generation and women’s empowerment have been recognized on an international level as important strategies to enhance gender equality and in the process of alleviating poverty. By using the method of the focus group interview this study examines the process of empowerment for a group of women who take part in an income generation program in South Lombok, organized by a local NGO which uses the CAF methodology of self funded communities. Using Jo Rowlands (1997) empowerment model to analyze the collected data the study identifies encouraging and inhibiting factors to the empowerment process and the changes the process have generated. The study finds that the income generation program provides an important motivation for the women to join and the women experience some empowering impacts due to access to resources. However, it is the educational aspects of the program as well as the social support system that the self-help groups provide that contain the most empowering elements.

Key words: women empowerment, CAF methodology, Jo Rowlands, Indonesia, income generation

Word Count: 19.771
Acknowledgements

First and foremost I would like to thank all the beautiful women in the Savings and Loans groups, without you this study could not have been done. Thank you for sharing intimate details of your lives with equal humor and earnestness. I would also like to thank all Bersahara staff for offering me invaluable support and advice during the fieldwork process. To Sida for making my journey to Indonesia possible and last but not least to my inspiring supervisor who from the very beginning inspired me to look beyond the walls of the University.
# Table of Content

1. **Introduction** .................................................................................................................. 7  
   1.1. The problem .............................................................................................................. 7  
   1.2. Objective of the study ............................................................................................. 9  
   1.3. Research questions .................................................................................................. 9  
   1.4. Delimitations of the study ....................................................................................... 10  
   1.5. Definition of concept .............................................................................................. 10  

2. **Previous research** ......................................................................................................... 11  
   2.1. What is being measured? ......................................................................................... 11  
   2.2. Positive effects ....................................................................................................... 11  
   2.3. Negative effects and consequences ....................................................................... 12  
   2.4. Ambivalence or what works .................................................................................. 13  
   2.5. Summary .............................................................................................................. 15  

3. **Theoretical framework** ................................................................................................. 16  
   3.1. Defining empowerment a much debated area ....................................................... 16  
   3.2. Power and Empowerment ...................................................................................... 16  
   3.3. Rowlands´ Empowerment Model ......................................................................... 18  
      3.3.1 The personal dimension .................................................................................... 18  
      3.3.2. The relational dimension .............................................................................. 19  
      3.3.3. The collective dimension ............................................................................. 19  
      3.3.4. Inhibiting factors and Encouraging factors ................................................ 19  
      3.3.5. Changes ....................................................................................................... 20  

4. **Cultural Context** ......................................................................................................... 21  
   4.1. Lombok, Indonesia .................................................................................................. 21  
   4.2. Women´s situation and legislation in Indonesia .................................................... 21  
   4.3. Bersahara .............................................................................................................. 22  
   4.4. The CAF methodology .......................................................................................... 23  
      4.4.1. Background ................................................................................................... 23  
      4.4.2. The methodology .......................................................................................... 23  

5. **Research methodology** ............................................................................................... 25  
   5.1. Focus group interview ............................................................................................ 25  
   5.2. Literature search method ....................................................................................... 25  
   5.3. Planning process .................................................................................................... 26
6. Discussion of Method ........................................................................................................ 36
   6.1. Reliability .................................................................................................................. 36
   6.2. Validity ..................................................................................................................... 36
   6.3. Generalization .......................................................................................................... 38
   6.4. Ethical considerations .............................................................................................. 38

7. Results and Analysis ........................................................................................................ 40
   7.1. Ability to develop core values .................................................................................. 40
       7.1.1. Personal dimension ......................................................................................... 40
       7.1.2. Relational dimension ...................................................................................... 44
       7.1.3. Collective dimension ....................................................................................... 48
   7.2. Inhibiting factors to the empowerment process ....................................................... 51
       7.2.1. Empirical findings ......................................................................................... 51
       7.2.2. Analysis ........................................................................................................... 53
   7.3. Encouraging factors .................................................................................................. 55
       7.3.1. Empirical findings ......................................................................................... 55
       7.3.2. Analysis ........................................................................................................... 56
   7.4. Changes .................................................................................................................... 57
       7.4.1. Empirical findings ......................................................................................... 57
       7.4.2. Analysis ........................................................................................................... 59
   7.5. Summary of Results ............................................................................................... 61
8. Discussion of Results ........................................................................................................... 62
  8.1. Conclusion......................................................................................................................... 62
  8.2. Suggestions for further research....................................................................................... 64

9. References ............................................................................................................................... 65

Appendix 1. .............................................................................................................................. 69
  Information letter to the women in English............................................................................. 69

Appendix 2. .............................................................................................................................. 70
  Information Letter Bahasa Indonesia .................................................................................. 70

Appendix 3. .............................................................................................................................. 71
  Structure of Focus group interview ..................................................................................... 71

Appendix 4. .............................................................................................................................. 72
  Sample of interview questions ............................................................................................. 72
1. Introduction

1.1. The problem

“Gender equality is a human rights issue and as such, both an objective in itself as a pre-requisite for long-term democratic development with fair and sustainable global development. Furthermore, studies show there are strong links between increased gender equality and reduced poverty, due to the fact that poverty tends to reinforce gender discrimination and unequal relations between the sexes” (Sida, 2012).

The importance of gender equality and women’s empowerment has in recent years been given more attention both within developmental studies, the framework of economics as well as within the area of social work. Promoting gender equality and the empowerment of women has been made part of the international agenda by being included in the Millennium Development Goal and is an issue frequently discussed within the United Nations (UN Department of Information, 2013).

Microfinance was first introduced in the 1970’s and has since then been a popular topic of research and debate among scholars. In 2006 Muhammad Yunus was awarded the Nobel Prize for his Microfinance program through the Grameen Bank of Bangladesh, which solely focuses on providing microloans for women (Garikipati, 2012).

Microfinance has been embraced by the global community and often referred to as the universal solution for both poverty alleviation and women’s empowerment. As reported by the Microcredit Summit Campaign 74 per cent of the 19.3 million of the world’s poorest now have access to financial services through microcredit a total of 14.2 million people (Cheston & Kuhn 2002). Previous research from the 1990’s reports on microfinance positive effects within both aforementioned areas (Garikipati, 2012).

However, researchers around the world have simultaneously argued that the effects of microfinance have been overestimated in its claimed effects on women’s situation (Chakravarti, 2008) and as an efficient method for lifting people out of poverty (Takahashi, Higashikata & Tsukada 2010). In fact some studies show that in some cases microfinance has led to the disempowerment of women and a perpetuation of already existing gender roles (Haase 2012, Haile Bock & Folmer 2012, Isserles 2003).
It is clear that studies on microfinance and women’s empowerment show a range of different results. In addition, the ways in which empowerment is defined and in turn measured vary. A range of studies which show ambivalent results have however identified different factors within the researched programs which encourage or inhibit the empowerment process. (See for example, Carney & Jactan Sigalla 2012, Garikipati 2012, Holvoet 2005, Moniruzzaman 2011, Ngo & Wahhaj 2012, Shetty 2010).

Kabeer (2000) warns that a universal model for microfinance to be applied to every cultural context can lead to increasing the burden of debt and poverty as well as the further disempowerment of women.

Similarly, Worthen (2012) highlights that the importance of the cultural context in which the microcredit program is implemented should not be underestimated. A study of the effects of specific income generation programs to the process of empowerment within its specific cultural context is therefore of vital importance in contributing knowledge to the area of research. Not only for the purpose of evaluation of current programs to ensure that the program does not have detrimental effects in its participants’ lives, but also in order to draw a map of the empowerment processes (Worthen, 2012).

Empowerment in itself has a long standing tradition within the area of social work where focus has been on strengthening the capacities of individuals within the most vulnerable groups of society. Human Rights and social equality are considered by many as the very essence of social work (Meeuwisse & Svärd, 2007).

This study therefore aims to look at what factors are encouraging the empowerment process and what factors are inhibiting. Only with a greater overview of each cultural context and its specific empowerment processes can researchers start to link and analyze the specific dynamic forces at play, in order to reach and support the most vulnerable.

Comunidades Autofinanciadas (CAF), translated Self-Funded Communities is a methodology which uses the principles of microfinance and self help groups in order to provide poor women around the world with basic financial services including access to credit and opportunity to save money. The methodology exists in 8 different countries around the world, where Indonesia is one.
Rowlands (1997) one of the leading scholars on women´s empowerment has through her research within the area developed an empowerment model which enables an analysis of how empowerment occurs and why as well as the encouraging and inhibiting factors within this process.

By using Rowlands´ empowerment model this study within the specific context of Lombok, Indonesia where the women´s own voices are heard aims to provide a small piece of the puzzle to the map of income generation programs and its relation to the process of empowerment.

1.2. Objective of the study

The objective of the thesis is to examine the process of empowerment for women who participate in an income generation program which uses the methodology of Comunidades Autofinanciadas (CAF), translated Self-Funded Communities. The main issues to be examined are how and in what ways/if any, the participation in Savings and Loans groups further the process of empowerment for women in South Lombok, Indonesia.

1.3. Research questions

My thesis will respond to the following questions:

1. Does the participation in an income generation program enable women in South Lombok to develop core values on a personal, relational and collective dimension, as part of the empowerment process?

2. What encouraging and inhibiting factors regarding the process of women´s empowerment can be identified on a personal, relational and collective dimension?

3. What changes can be identified regarding the process of women´s empowerment through the participation in an income generation program?
1.4. Delimitations of the study

For the purpose of this study I only collected data from women who are already participating in the project, and thus not using a control group. This prevents me from making any comparisons with other groups when analyzing the material. Since the objective is to examine how the empowerment process operates for the participating women, I contend that it is possible to do so without a control-group. The focus will be on the empowerment process for the individual women and not measuring outcomes as such.

1.5. Definition of concept

The literature on empowerment is extensive and definitions of the term as well as indicators chosen to measure the process are as broad as the material is vast. Common aspects of women´s lives which are discussed in relation to empowerment and women´s subordination are women´s physical situation, intra-household relations, health sexuality, education and means of livelihood. Within this study the collected material will be analyzed through Rowlands (1997) empowerment model. Indicators from Rowlands research will be compared to the collected data and new indicators will be created where necessary. The results will also be compared to results from previous research.
2. Previous research

Literature on microfinance and its links to women’s empowerment is extensive. Studies on microfinance and women’s empowerment show a range of different results. In addition, the ways of defining empowerment as well as indicators used in order to measure empowerment levels vary. Although it offers challenges to the researcher who wishes to get an overview of the topic it is however, exactly for this reason, not surprising that such a range of conflicting results are presented among existing studies. Although, many studies do pinpoint what seem to be favorable components of various programs and less favorable outcomes (Carney & Jactan Sigalla 2012, Garikipati 2012, Holvoet 2005, Moniruzzaman 2011, Ngo & Wahhaj 2012, Shetty 2010).

This chapter will therefore be structured according the positive, negative and ambivalent results that the performed studies have reached, starting with a brief review of methods used to reach these results.

2.1. What is being measured?

The research methods used in order to measure the impact of microfinance on women’s empowerment range from quantitative (see for example Alam 2012, Basher 2007, Osmani 2007, Rahman, Junankar & Malik 2009) to qualitative studies using in depth-interviews (Shetty 2010), focus groups (Garikipati 2012) or a combination of the aforementioned and observation (Haile, Bock & Folmer 2012, Moniruzzaman 2011). Indicators used to measure levels of empowerment include income levels, number of births and time use.

2.2. Positive effects

Studies using data from of Grameen Bank Bangladesh have shown that microcredit helps to increase borrower’s income and household expenditure and reduce poverty levels by comparing borrowers to non-borrowers (Khandker 1998, Bersnasek 2003). Other positive effects of microfinance that have been recorded are income smoothing (Morduch 1998). Haase (2012) argues that the problem with comparing borrowers to non-borrowers is that it excludes factors such as class and gender. Studies conducted by comparing borrowers show that socioeconom-
ic factors such as class has an effect on the benefits for individual borrowers, favoring borrowers that were well off previous to borrowing (Haase, 2012).

Alam (2012) describes the positive effects of microfinance in relation to women´s empowerment by comparing male and female borrowers in microcredit programs. The results show that women´s ability to make important intra-household decisions increases when their income increases, which is also supported by Osmani (2007). The authors argue that the women´s increased bargaining power within the household is proof of a development of the empowerment process (Alam, 2012).

Beller (2009) finds that microcredit promotes women´s collective empowerment by increasing women´s social capital and their normative influence. Other positive effects of microcredit programs in China have been recorded within different dimensions ranging from increased financial security to awareness of social and juridical issues (Li & Hu, 2011).

De & Sarker (2011) finds positive effects on levels of empowerment as well as positive effects on the nutritional intake of participating women´s children as well as the protein intake of the entire household. Cloud, Panjaitan-Drioadisuryo & Rosintan´s (1999) Indonesian case study similarly find that lending to low income women increases the well-being of poor families in terms of household nutrition and increases aspirations of children´s education as well as reduces number of births. Basher (2007) also finds, by using data from the Grameen Bank Bangladesh, that participation in microcredit programs reduces number of births for participating women. He further argues that borrowers are transformed from passive recipients of loans to active agents within areas that reach beyond the immediate financial.

2.3. Negative effects and consequences

Researchers around the world have simultaneously argued that the effects of microfinance have been overestimated in its claimed effects on women´s situation (Chakravarti, 2008) and as an efficient method for lifting people out of poverty (Takahashi, Higashikata & Tsukada 2010). Recording the negative effects is particularly important to ensure that development projects do not have a detrimental effect on its participants´ lives.
Some studies show that microfinance has in some cases led to the disempowerment of women and perpetuation of already existing gender roles (Haase 2012, Haile Bock & Folmer 2012, Isserles 2003). Hanak (2000) for example finds that microfinance actually increases the already heavy workload for women (Chakravarti 2008, Hanak 2000) and has very little effect on the levels of violence women experience in their everyday life (Chakravarti 2008). Other negative effects that have been recorded are the exclusion of the very poorest as well as low quality of life and work conditions for its entrepreneurs (Hanak 2000).

Haase’s (2012) review of the microfinance literature show that critical voices argue that microcredit’s ability to solve problems which stem from deeply rooted norms of behavior and structures of inequality demonstrates an overestimated belief that the market can solve social problems (Isserles, 2003). Haase (2012) concurs with Hunt & Kasyanathan (2001) that targeted access to credit for women does not automatically transform gender relations. This suggests that microfinance might in fact not change normative behavior in regards to gender relations.

2.4. Ambivalence or what works

Shetty (2010) compares two microcredit programs in India and finds that microcredit does not lift the borrowers out of poverty. However, the microcredit does help smooth the flow of household income and thus reduces some of the risks that poverty entails. Additionally Haile, Bock & Folmer (2012) finds that while microcredit increases women´s income the loans also help perpetuate already existing gender roles.

Holvoet (2005) stresses the importance of group intermediation in order for microcredit to have positive effects on women´s empowerment. Holvoet (2005) focuses on decision making patterns as one aspect of women´s empowerment. Household survey data from South India is used in order to measure decision making patterns within the household. Group membership is pinpointed as one important aspect of the microcredit program that can seriously shift prevailing norms of male dominance to a more joint and female decision making pattern. Group membership as well as training shows positive results for women´s empowerment in terms of decision making agency increasing with the length of membership and intensity of training.
Moniruzzaman (2011) also pinpoints the group-process as a favorable factor to the empowerment process. The authors critique working NGO’s for placing too much emphasis on the microcredit aspect and ignoring the processes at work within the groups. They further argue that, by strengthening the group-dynamic the community in turn gets stronger. According to the authors this favors women´s empowerment. Greater emphasis should therefore be put towards the actual managing of the groups and the dynamic processes within.

Meenai (2010) points out self-help groups connected to microcredit as an arena where social-workers can reach women in order to help facilitate change. These self-help groups facilitate women´s increased autonomy and provide tools to enhance women´s financial situation (Zaman, 2001).

 Isserles (2003) criticizes the notion that microcredit automatically triggers a process of empowerment, however pinpoints favorable conditions for successful microcredit programs. Examples of such programs are smaller projects run by local NGO’s.

Kendall, Bradley & Hulett (2012) finds that business innovation in combination with microcredit has a positive effect on income level for borrowers. The result of the study suggests, that it is important to look at the use of the loans and not only the size of the loan. The ripple effects of business innovation can play an important role in poverty relief. Similarly, Ngo & Wahhaj (2012) finds that when loans are invested in businesses it in turn has positive effects on the empowerment process.

Garikipati (2012) uses time use as a measurement for women’s empowerment and finds that microcredit has little impact on women´s time use however, like Kendall, Bradley & Hulett (2012) he finds that it’s the use of the loan that matters. When women themselves manage their loans, they are able to move into the more lucrative sphere of self-employment as opposed to low income wage work. The microenterprises also have to be commercially viable in order to ensure sustainability. Leach & Sitaram (2002) also highlights the importance including men in the process of empowering women.

Carney & Jactan Sigalla(2012) found ambivalent results in regards to business innovation and microcredit. They found that the learning processes connected with microcredit often created ambivalent results, while some thrived others struggled. The learning processes also created mixed emotions of success, failure, progress and exclusion. The authors raise critical voices
towards development projects that are based on individualism and autonomy in a cultural context that is based on collective dependence and structures of inequality.

2.5. Summary

A review of the literature on microcredit’s impact on women’s empowerment show ambivalent results. Critical voices warn against the temptation of applying a mainstream model of empowerment and microcredit to every cultural context. The specific effects that microcredit have, has to be evaluated within its specific cultural context, as to ensure its efficiency and prevention of detrimental effects in project participants’ lives. How a program is structured on an organizational level has effects on the empowerment levels, favoring smaller projects run by local NGO’s. The importance of providing training for its participants as well as monitoring how the loans are used is also pinpointed as an important factor which enhances the empowerment process.

The relevance of this study can be argued against the backdrop of aforementioned research. Meenai’s (2010) discussion of self-helps groups as favorable arena for social work which strives to further the process of empowerment supports the relevance of this study to be conducted on groups which use the methodology of CAF (Saving and Loans groups). It could also be argued that conducting further studies of self-helps groups run by a small local NGO (Yayasan) like in this study, in order to pinpoint specific encouraging and inhibiting factors within the process of empowerment is justified in order to shed new light on this much debated area.
3. Theoretical framework

Empowerment is used in a wide range of contexts and the definitions used vary. Empowerment is related to the concept of power. Power, in itself has many definitions. A discussion of the concept of power and its relationship to empowerment in this study, is therefore presented. Rowlands’ empowerment model then follows in order to provide the reader with knowledge of the tool used to analyze the collected data in this study.

3.1. Defining empowerment a much debated area

Like microcredit, empowerment has become a wide spread term within both academia and NGO’s working with social, communal development, locally and globally. Empowerment now constitutes one of the main goals for NGO’s around the world and is frequently used within the UN (Moniruzzaman, 2011).

Haile, Bock & Folmer (2012) notes that the different ways in which empowerment is defined as well as the choice of indicators chosen to measure the empowerment process is one of the main reasons for the conflicting results within the research area.

Jo Rowlands (1997) is one of the leading scholars and practitioners who have raised questions regarding the definition of empowerment (Parpat, Rai & Staudt, 2002). Rowlands (1998) argues, that the way in which, the concept of power which underpins empowerment is defined, also determines the definition of the empowerment process.

3.2. Power and Empowerment

The dominant definition of power within the social sciences has been “power over”. Power of this kind is associated with controlling and compliance, resistance and manipulation. This type of power is of limited supply, the prerequisite for this interplay is that one group has more than the other. A shift in its distribution therefore means a shift in power relations. Rowlands (1998) contends that it is easy to understand why women´s empowerment can seem threatening to many men when power and empowerment is viewed in this way. This would mean that men would have to hand some of their “power over” over to women as women become more empowered.
Empowerment according to Rowlands empowerment model however, reflects a definition of power as a generative and productive force. In it, she defines power as a force which is inspirational and creative.

“The power some people have of stimulating activity in others and raising morale” (Hartstock, 1985, p 223 cited in Rowlands, 1998, p 13).

This form of power is in contrast to *power over* in infinite supply and does not necessarily mean that one group has less if one group gains more. This power also entails *power with* and *power within*. *Power with* refers to a power that comes from working together with others and *power within* refers to a kind of spiritual strength in the form of self-acceptance, self-respect and self-esteem. These two forms of power are connected to the individual’s self-perception, how the individual views herself and herself as an agent in her environment and are as such also closely connected to *internalized oppression*. Internalized oppression refers to a process where the individual through socialization has come to internalize and accept her position of subordination and thus does not possess the capability to question this position (Rowlands, 1997).

Kabeer (2001) connects the concept of power to the ability to make choices, disempowerment then logically becomes about being denied choice. She further argues that poverty is linked to the concept of disempowerment because lack of funds for basic needs results in a limitation or lack of ability to make choices. According to Kabeer (2001) empowerment is a process where an individual’s ability to exercise strategic and meaningful choice in their lives increases. Resources also determine the conditions under which the choices are able to be exercised.

Keller & Mbewe define empowerment as

“A process whereby women become able to organize themselves to increase their self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination” (quoted in Rowlands, 1997, p. 47).

Caroline Moser argues that empowerment can be regarded as

“Increase of self reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources” (ibid.)
3.3. Rowlands´ Empowerment Model

In *Questioning Empowerment* (1997) Rowlands researches empowerment within a women´s development project in Honduras. Based on this research Rowlands develops an empowerment model which outlines how empowerment occurs and why. Factors which actively encourage the empowerment process and influences that inhibit its development are identified. According to Rowlands (1997) empowerment operates within three dimensions; the *personal, relational* and *collective* dimension, with an emphasis on the different contexts in which empowerment is experienced and demonstrated.

The dimensions are in no way separate but are in fact in constant interplay and can at any time result in furthering or obstrucing the empowerment process. Each dimension contains core values which, develops as a result of the empowerment process. Core values refers to, as the name suggests, to the heart of the transformation that the individual or the group experience, a kind of personal and/or collective development, like for example an increase in self-esteem, sense of agency, self confidence or group identity. The circumstances which, inhibits or encourages the process and the changes which occur, do so as a result of the interplay between the different factors and dimensions (Rowlands, 1997).

The process of empowerment is an individual one. The woman´s own personal experience, history and personal circumstances will feed into and impact the shape of the empowerment process. At what speed it develops, the experience of inhibiting and encouraging factors as well as the changes that take place in her life as a result of the empowerment process (Rowlands, 1997).

3.3.1 The personal dimension

Empowerment within this dimension involves fundamental psychological and psycho-social processes. At the core of these processes lies the development of *self-confidence* and *self-esteem, dignity*, and of a *sense of agency*. Sense of agency refers to an individual´s ability to interact with her surrounding environment, sense of initiative and ability to make things happen. Dignity is included, with the connotation of self-worth, pride and an expectation of being met with respect from others. The development of these qualities, are crucial to the individual´s capacity to generate and maneuver power, undoing the effects of internalized oppression.
Power to develop one’s own opinions, stimulating thought processes and analytical thinking increases as the core values increase (Rowlands, 1997).

### 3.3.2. The relational dimension

This dimension refers to the dynamics of the relationships the individual has with other people, family members, friends and other individuals in the wider community. Empowerment within this dimension only occurs when a level of personal empowerment has taken place. Development of core values within close relationships is defined as the ability to negotiate, communicate, ability to get support, to defend one’s rights, sense of self in a relationship and dignity. These abilities require preexisting level of self-confidence, self-esteem, dignity and sense of agency. Without it the individual will not be able to change the dynamics within existing relationships, influencing the decisions made within it (Rowlands, 1997).

### 3.3.3. The collective dimension

The collective dimension refers to individuals being able to work together in order to influence their surroundings. The force and impact referred to is, one that is more powerful than the individual can accomplish on her own. Empowerment within this dimension continues to build on and is dependent both on the individuals’ previous experience as well as the experience the group has as a collective. The core elements within this dimension entail group identity, sense of collective agency, group dignity and self organization and management (Rowlands, 1997).

### 3.3.4. Inhibiting factors and Encouraging factors

Inhibiting and encouraging factors are elements or features that can be seen as working against or promoting the development of the core of the empowerment process. These factors can be part of the environment somehow, in that they are material or contextual, they can also be related to the individual’s personal psycho-social processes. According to Rowlands (1997) the inhibiting factors

“Include elements of the oppression under which the women live, both as females and as poor people, and of the ‘internalized oppression’ with which they have to engage if they wish to change their situation and position (p.187).”
The encouraging factors are all the elements that work against the oppression and help further the process of empowerment.

3.3.5. Changes

As mentioned earlier, the empowerment is experienced differently by each woman, the changes that the women experience as part of their individual empowerment process will therefore also naturally differ. Previous experience and personal history are important but also the individual’s actions, cultural context as well as the interplay between the different dimensions. Rowlands (1997) defines changes as achievements within an ongoing process rather than a finished end result. These changes feed into the ongoing process of empowerment.
4. Cultural Context

4.1. Lombok, Indonesia

Indonesia is an archipelagic country consisting of roughly 17,000 islands where about 6,000 are inhabited. The country stretches almost 5000 km from East to West. The country is the world’s fourth most populated country with around 240 million inhabitants. The country was declared independent of Dutch colonial rule in 1945. Between 1965-1998 Indonesia was under strict military rule under General Suharto who took power after a three year long military coup. Since then the country has slowly become democratized but the military still have a large influence within the country. The official language is Bahasa Indonesia but over 400 languages are spoken on the different islands. The Indonesian economy has improved steadily since the 1960’s however, the financial crisis in Asia 1997-1998 struck hard and the poverty level rose from one in ten (1996) to one in three (1999) (UIP, 2012).

Lombok is located between Bali and Sumbawa in the region Nusa Tenggara Barat. The population consists of the ethnic group sasak and the practiced religion is Islam. Poverty in the area is widespread and the region is ranked 23 out of 33 of all the provinces in Indonesia according to the Human Development Index (HDI) (Frederick, W. H. & Worden R. L., 2011).

4.2. Women’s situation and legislation in Indonesia

Indonesia´s constitution guarantees gender equality and the country ratified The Convention on Elimination of all forms of Discrimination against Women (CEDAW) 13 sept 1984, making it one of the first in South East Asia to do so (UN Women, 2013).

Despite legislation and governmental efforts women in Indonesia are still discriminated against in areas like education, access to credit and access to resources and considerable gaps exist between men and women. These gaps are deepened by poverty and disruptions to political and socioeconomic development. According to the CEDAW committee in charge of monitoring Indonesia´s compliance with the convention women still face discrimination in many areas. Especially in terms of their economic rights, including issues of property ownership and land inheritance, access to credit, wages and workplace benefits, and livelihood opportunities (UN Women, 2013).
“The country’s large number of female migrant workers and informal sector workers face exploitation, unregulated working conditions and poor access to protections. Literacy rates are much lower for women than men, and educational opportunities are fewer, especially in rural and remote areas. Violence against women is an endemic problem in the country, fueled by poverty, harmful gender stereotypes, and impunity for perpetrators. Female genital mutilation continues to be practiced in parts of the country, and trafficking in women and girls, both domestically and trans-nationally, is a serious problem” (UN Women, 2013).

2003 Indonesia Demographic and Health Survey show that lack of money is the main reason for not attending school for girls but also that cultural factors such as the need to work to supplement family income, adolescent marriage and shyness (malu) plays an important role in why fewer girls than boys finish school. According to Indonesian legislation girls are allowed to marry at 16 years of age, however cultural traditions are often practiced where girls are married as young as 12-13 years of age (IDHS, 2003).

4.3. Bersahara

Bersahara is a non-profit organization based and operational in South Lombok, Indonesia. Bersahara works with women in rural and remote areas within the areas of education, community development, women’s empowerment and income generation in order to promote sustainable development.

The organization’s mission is

“To aim at equal and sustainable opportunities so that every woman can unleash their true potential and be empowered to lead their own development.”(Bersahara, 2012).

The organisation is based on values of gender equality as a prerequisite for community progress and development. Respect for all cultures and races, honesty to oneself and others and fun towards the process of development

The organization works towards women’s empowerment, improved life standards and community development through three main strategies. The education programs run by the NGO include classes in English for children and women, technical skills training in handicrafts such as jewelery and sewing and business management training. For sustainable income generation
the organization uses the CAF methodology (English translation: Self Funded Communities). Bersahara is funded through private donations.

4.4. The CAF methodology

4.4.1. Background

The Association for Self Funded Communities (ACAF) is an NGO based in Spain and operational since 2004. The NGO uses a methodology called CAF which aims to enable groups of people access to financial services such as cheap loans and an opportunity to save money. The methodology is spread in 8 different countries in the world, including the Dominican Republic, Haiti, India and Indonesia.

4.4.2. The methodology

Participating groups can consist of between 10-50 people. The groups are provided with initial training in how the methodology works and what rules members have to follow in order for the group to function. Together the group agrees on the interest rate for taking out loans and interest earned for saving in the group. The members invest in the organization by buying shares at a commonly agreed price. For the shares bought, interest rate is accumulated at a certain percentage rate. The money invested by members can then be used as capital for small loans to other members in the group. The members become both owners and customers of the organization through their investment of small sums of money.

Certain rules apply to protect the group from losing money, the main one being that a member can only take out 4 times the amount they have saved in the organization and another member who has saved money must be a guarantor, putting up their own share as collateral. The member who has offered to be a guarantor is then prevented to take out further loans until the original loan has been repaid. The members of the group also decide how many installments the loan should be paid back in, ranging from 4-6 in the groups, in this study.

Through the revolving funds of the savings and loans made by the members, revenue is generated through the interest rates. The groups can in this way provide banking services for themselves. The model is not dependant on outside funds like many other financing models for microfinance. The methodology is based on traditional models used widely in poor com-
munitions all over the world to smooth financial needs due to the vulnerability that poverty entails (ACAF, 2013).

Bersahara provides the members of the group with six months of initial training and support in the methodology. Examples of training included, consists of how to manage the group with basic accounting skills, calculation of interest rates and problem solving. The aim of the training is that the group should be self managing after 6 months.
5. Research methodology

5.1. Focus group interview

Within the focus group interview, the group is the object of analysis and should as far as possible resemble an everyday situation. Focus group interviews are suitable when researching a particular theme or phenomena, where the objective is to reach in depth knowledge of the context and motivations behind human experience and thought processes. The interaction between the members of the group is used to produce knowledge and the participants are encouraged to share their personal thoughts and experiences. The interaction between the members is studied, how the collective discusses and negotiates to reach consensus (Wibeck, 2010).

In this study the experiences of the women being interviewed, their perception of the empowerment process is of central importance. The study focuses on how the women in the Savings and Loans groups experience the empowerment process within the group, both on an individual, relational and collective dimension where social interaction plays a very important role. Esaiasson, Gilljam, Oscarsson & Wängnerud (2007) notes that focus group interviews offers this opportunity to study social interaction.

5.2. Literature search method

The first search for previous research was done in the database Social Science Citation Index. Keywords used were microcredit, women’s empowerment. A second search in Social Science Citation Index, ProQuest and Ebesco, ASP with keywords: wom* AND empower* AND (microloan or microcredit or microfinance), peer-reviewed generated more relevant studies. In selecting research articles to be reviewed for the study, priority was given to the most recent published articles. A review of the most recent published articles showed a shift in the rhetoric with references to research conducted in the 1990’s, a review of previous studies from that period was therefore also included in order to present a more complete picture of the research field.
5.3. Planning process

5.3.1 Dilemmas

Like every method of research the focus group interviews contains problematic elements for the researcher to be aware of. The role of the moderator in managing the dynamics of the group, creating a favorable climate for discussion is crucial when using this method (Wibeck, 2010). My own inexperience as a researcher and moderator of focus groups was certainly an aspect that I was nervous about. When having a group discussion there is always a risk that the individual’s opinion may be lost. Would the women be willing to share their experiences? The material produced from focus groups can also often be extensive and the process of transcribing the material chaotic (Rowlands, 1997).

One of the large benefits however, of using the method can be that individuals are more comfortable with sharing their experiences in a group than during a one to one interaction during a personal interview (Wibeck, 2010). In addition, Billinger (2005) argues that a homogenous group, in which group members are already familiar with each other, is preferred when doing focus groups interviews. One of the positives being that it promotes communication between the members during the interview, assuming that people who already know each other are able to express their opinions more freely and can inspire each other (Billinger, 2005, Wibeck, 2010).

After consulting the NGO staff about what climate they thought would be most favourable for a discussion between the women the focus groups were composed out of the already existing Savings and Loans groups. Assuming that the women would be less shy to speak out, in their so called natural group. However, a possible negative is the other side of the same coin, members who already know each other might feel less inclined to discuss personal and delicate topics with members that they have regular contact with out of embarrassment (Wibeck, 2010). In the planning stages of the focus groups as well as during the discussions I was conscious of only bringing up topics that were suitable for a group discussion. Another dilemma when using already existing groups is that the roles within the group are most probably already established. Members with an already prominent role within the group may be heard more than more quiet members (Wibeck, 2010). As a moderator I had to be conscious of making sure that all members could make their voice heard.
5.3.2 Tough choices

The importance of location where the interviews are held is also crucial in order to create an environment where the person being interviewed feels comfortable to speak (Kvale & Brinkmann, 2009, Wibeck, 2010).

Advice from colleagues during the planning process of focus groups is recommended in order to uncover aspects which the individual researcher may have missed (Wibeck, 2010). Although I lacked research colleagues, the extensive knowledge of the NGO staff was invaluable to me during the planning process of the focus groups. The NGO staff was familiar with both the groups and the cultural context and advised me in planning the structure of the focus groups, whether to pay the participants and some aspects of the interview guide. Other aspects to be taken into account was the cultural aspect malu (shyness to speak out) prevalent within Indonesian culture and the women’s level of education. Some of the women I knew were illiterate and I struggled to find a way to create a workshop where everyone could participate on equal terms. I had to make sure everyone from an ethical standpoint, that the participants felt comfortable and were in no way discouraged and in that way disempowered. I therefore chose to organize the focus groups as a workshop including a creative activity with a choice of forms of expression.

Obstacles of time was another factor to be considered, would the women be able to leave the house and household duties, would they be able to find a person to mind their children, would they get permission from their husbands? In order to overcome these possible obstacles the interviews were held at the Savings and Loans groups’ regular meeting place in the three different villages concerned. The time was set in the afternoons when the women were most likely to have spare time from household duties. Possible dates for the interviews were later discussed at the regular monthly meeting for the Savings and Loans, in order to decide a time where everyone who wanted to participate was able to. A few changes were made when local ceremonies which the women had to attend clashed with the interview schedule.

5.4. Collection of material during fieldwork

My first meeting with the women took place as mentioned, at their monthly meetings of the Savings and Loans groups. At this meeting I performed a personal introduction of myself and presented the objective of the study in Bahasa Indonesia. A translator was present in order to
ensure from an ethical standpoint that the purpose of the study was fully comprehended. The presence of a translator was also to ensure that I was able to explain any additional questions that arose in cases where my language skills in Bahasa Indonesian proved insufficient. A written document, with the objective of the study specified and space to fill out interest in participating in the study as well as contact details was presented to the women. The completed forms were then collected at the end of the meeting. The respondents were contacted according to their noted acceptance to take part in the study. This procedure was to ensure that ethical considerations such as information and consent were respected.

Throughout the research process I did my best to remain conscious of not doing anything that might lead to the possible disempowerment of the women, I was therefore vigilant in making sure that the women knew that they could discontinue their participation in the study at any time.

I also wanted to make sure that the women also got something out of the interview process. Rowlands (1997) points out that the process of discussions can also lead to a raised awareness among its participants which is why I wanted to structure the focus-groups like a creative workshop where the women got to map out their own group process. Kvale & Brinkmann (2009) are of a similar view as Rowlands (1997) and describes the interview process as a therapeutic process which in itself can trigger or stimulate change.

5.5. Selecting respondents

To limit the material collected as well as allowing enough time for a possible empowerment process to have started, a criteria was set which required participation in the group for a minimum of a 6 month period. The decision of the set criteria was reached after a recommendation from Bersahara field officers, who with their experience of working with the groups stated that this was a sufficient timeframe for changes within the empowerment process to be observed.

A wide range of ages was desirable based on the assumption of the correlation between age, level of education and the process of empowerment. Further discussion with the organisation staff confirmed that the older women often had a lower level of education. I was hesitant regarding this criterion since the aim of the study was not to measure empowerment levels in relation to level of education. However, in order to give a voice to as wide range as possible
of the participating women I decided to include this criteria. For each of the three Savings and Loans group I chose for the focus group interviews, I received between 13-15 women who were interested in participating. From these I chose 10 with the broadest range of ages possible, making a total of 30 participants.

Births are seldom recorded in the area and birthdays are not generally celebrated which meant that age was a little problematic to determine. Most of the women did not know their exact ages. I therefore, with the advice of the NGO staff, made the decision to create age brackets that ranged from 20-30, 30-45 and over 50. Phone calls were made during the selection process trying to find out the estimated ages of various women. I can therefore not be positive that I in fact succeeded in getting the wide age range that I intended.

In order to get a different perspective of the women’s process I chose to perform two individual interviews with two members of the Bersahara staff. These two respondents had worked closely with the groups, providing educational support during the start up process of the Savings and Loans groups.

5.6. Interview guide

The template of semi structured questions was created using Jo Rowlands’ interview-questions as a framework. By using the same questions as a previous researcher increases the validity in that the instrument for measuring has been tried previously (Esaiasson, Gilljam, Oscarsson & Wägnerud, 2007). The interview guide should stem from the research questions, they should be simple, easily understood and not too many (Kvale & Brinkmann, 2009).

The interview template was structured under themes Background questions, Achievements, Inhibiting and Encouraging factors, Achievements, Changes a lastly a list of probe questions. Under each heading there was a range of questions. All questions were not necessarily posed during the focus group interviews, but served more as a guide for me in order to steer the groups to stay on topic or trigger a new discussion if the members needed help in moving forward.
5.7. The actual interviews

The interviews were recorded through the use of two Dictaphones. The benefits of sound recording interviews are according to Kvale & Brinkmann (2009) that the moderator or interviewer can concentrate on the dynamics of the interview situation as well as on the topic discussed. The focus group format however, offered its own challenges when it came to recording the interviews. One of the main principles of the focus group interviews is to stimulate discussion. The topics discussed sometimes triggered animated answers and the group members often spoke simultaneously. The locations for the interviews also provided challenges; there was a lot of background noise such as motorbikes and chickens. Many of the women also had to bring their children to the group interviews. These challenges have inevitably led to that some of the material that the women shared may have been lost in background noise a common complication noted in other studies (see for example Rowlands, 1997).

When using the focus group method the moderator should be familiar with the language culture of the group (Billinger, 2005). The groups consisted of both women who speak Bahasa Indonesia, English and Sasak (the local language in Lombok) which naturally provided a challenge for communication. Although I am proficient in the first two languages and had at the time of the study spent a total of 10 months in Lombok during the past 2 years, I chose to use an interpreter to be present at the interviews. This offers several methodological challenges which will be discussed later in the section of validity and reliability.

An introduction of myself and the participants at the start of the focus group interviews served as a warm up exercise to stimulate everyone talking (Wibeck, 2010). The participants were then asked to describe the start up process of their Savings and Loans group and a discussion followed about different aspects of what this process had entailed. Stimulus material is commonly used in focus group interviews (Wibeck, 2010). I knew that literary skills, language skills and levels of confidence varied among the women which offered a challenge in what type of stimulus material to use. I also wanted to make it a bit of fun. I therefore introduced magazines, glue and colour-pens and asked the women to create a collage around their experiences in the group. The women were free to use just pictures, write their experiences down or both. Afterwards each woman presented their personal collage explaining their thoughts around it. A discussion then followed around the aspects that the women had brought up, where I took the chance to ask some probe questions. At the end of a focus group interview the moderator can do a summary of topics that have come up (Wibeck, 2010), which is some-
thing that I did. This served to confirm that I had understood the main topics of the discussion and their relevance. I also wanted the summary to serve as an illustration of the women’s group process in the Savings and Loans group.

5.8. Translation and transcribing

The process of transcribing the collected material from spoken language to written involves inherent difficulties according to Kvale & Brinkmann (2009). The transcribed material is in itself an abstraction of the communication which has taken place. This is due to the fact that elements such as body language, gestures, tone of voice, intonation and breath is lost once the material has been transcribed onto paper. It is therefore important to describe how the transcribing process has been conducted (ibid.).

For this conducted study two different translators and transcribers were involved. The process of transcribing and translating interview material is often time consuming and stressful (Kvale & Brinkmann, 2009), something that I became aware of during the process. I needed to find a person proficient in both English and Bahasa Indonesia to be able to aid me in this process. I listened to the interviews first, in order to be able to determine that I understood the bulk of the material. I then composed instructions for what areas in the interviews to focus on. I used my personal connections in order to find a qualified person. Both individuals were local Indonesians, an English teacher and administrative personnel for an international company in the region.

Ideally I would have liked to have one person transcribe and translate all the material but since they were both busy with their full-time jobs and did this as a personal favor to me I could find no other way around it. In my instructions for the translators I included the structure of the focus group interviews along with the objective of each activity and discussion. This, in order to provide a contextual framework for the translators to aid them in their understanding of the material. The task of translation and transcribing entailed only to record what was said word for word, trying not to add any interpretation. However, because of all the background noise, chickens, motorbikes and conversations with and among the children my objective was to aid them in the process of transcribing, to ensure that they understood what I was looking for and to exclude the aspects of the material that were unrelated.
5.9. Process of coding and method of analysis

Once the material was transcribed I went back to the defined objective of the study and the posed research questions. I had used a structured form of focus group so many of the topics for analyses were naturally determined by the interview guide.

According to Wibeck (2010) the process of analyzing the material should be conducted parallel to the process of collecting data. Because of my inexperience with the method I felt compelled to review the material after each focus group to make sure I had a structure of the group interview that produced the material that I needed in order to complete the study. By reviewing the material I was able to evaluate whether I had been able to get the information that I intended to, but also if any unforeseen topics and patterns had occurred. When continuously reviewing collected material there is a risk that the moderator becomes prejudiced and biased when entering the remaining focus groups. The experience can however, also provide useful tools to be implemented in the later groups (Wibeck, 2010). The balance between these aspects was something I had to be aware of in the process.

Inspiration was also drawn from Rowlands’ (1997) research in choosing categories which in themselves could be interpreted as indicators of empowerment.

The collected material consisted of three sources. The individual collages with pictures and text. The charts that contained an account of the summary made at the end of each focus group and the transcribed material from the recorded discussions.

I used copies of all the sources, scissors and color pens and proceeded to create categories stemming from posed questions and headings. A method Wibeck (2010) calls the traditional method.

5.10. The collected material

5.10.1. Creating categories

After several reviews of the material I was able to identify some preliminary themes of topics that were discussed. A preliminary overview of the material helps the researcher to get a grasp of the bulk of the material. Only when this stage is completed can the researcher move on to the interaction between the participants (Wibeck, 2010).
I created categories as mentioned previously, in order to organize the material and get an overview of the main themes. The first three themes that I identified during the first review was Access to Resources, Support from group and Learning processes. I then filled each category with quotes from the collected data that in my opinion fitted the heading.

5.10.2. Personal collages

The personal collages with quotes were categorized under the headings Access to Resources, Support from group and Learning processes. The material at this stage was not yet unidentified since I wanted to make sure that I knew who had said what.

5.10.3. The charts

The categories for the summary were created at the end of the actual focus groups since I didn’t know beforehand what aspects would come up in each group. However, since I used a structured focus group method the collected material from the interview guide was loosely based on the research questions. The categories created were Benefits, Obstacles, Relationships and Imagining the future. The problem with creating the categories on the spot was that the summary only came to contain the issues that could fit underneath the headings which would mean a certain bias from me as a researcher (Wibeck, 2010) but I reasoned that the personal collages and the taped discussions would help illustrate the individual’s opinions as well as the group interaction. The charts gave me and the participants a helpful overview of the topics discussed and also helped me in the process of analysis when creating categories.

5.10.4. The transcribed material

Focus group interviews can be chaotic to transcribe since the interaction and discussion between individuals are not linear. There were several challenges with the transcribed material. Some of those including background noise of motorbikes, children and chickens, as mentioned before. The women were many times very animated when they were discussing their experiences often spoke more than one at a time. The discussions also skipped between topics and different aspects. The transcribed material was therefore first organized according to the themes from the interview guide.
Demographic information (age, level of education, number of children, role within the group and special interest), How the group started, How the methodology works, Individual perception of the group (what being in the group entails, means to them), Future - for the individual - for the group.

When this rough categorization of the transcribed material was created, the material was then organized under the categories mentioned earlier Access to resources, Support from group and Learning processes.

Further depth was however required in order to be able to answer the research question. For this purpose, I used the categories in Rowlands’ empowerment model and the categories of Inhibiting factors, Encouraging factors and Changes/Outcomes were added.

Using a structured focus group means that the analysis often centers on the themes of the interview guide. This is helpful in order to answer posed research questions, however it also becomes important to take into account topics that was brought up but did not generate results. Topics that might have been avoided by the respondents (Wibeck, 2010). When looking at the collected data I also had to look for what was not expressed, topics that the women avoided when it was brought up. These topics were Negative aspects within the group, obstacles, gendered roles, acceptance of their position as subordinate to men.

Aspects like how frequently a topic is talked about, to what extent and with what degree of intensity a topic is talked about, are some of the aspects to consider when analyzing focus group data. Statements made from a personal viewpoint are considered to carry more weight than general statements. When similar groups are part of a study, a horizontal analysis is preferred (Wibeck, 2010) and has therefore been chosen for the purpose of this study. Topics that come up in all the groups are, concurrent with this form of analysis, presented together.

5.11. Chosen indicators of empowerment

As shown through the presentation of previous research and in the discussion of the chosen theoretical framework choosing indicators of empowerment can be tricky at best and problematic at most. In identifying indicators of empowerment I have used the same criteria as the process of creating categories. Frequency of spoken topic, intensity and extensiveness was considered and then compared to Rowlands’(1997) research keeping an open mind for new
topics, possibly specific to the cultural context that could be interpreted as indication of empowerment.
6. Discussion of Method

6.1. Reliability

For a study to contain a high level of reliability different researchers should be able to reach the same results when using the same data (Essaiasson, Gilljam, Oscarsson & Wägnerud 2007, Wibeck, 2010).

To use the same moderator for all the conducted focus groups included in the study is one way of increasing the study’s reliability. This was also done for the purpose of this study. The fact that I had to use a translator however, is probably the biggest problem in terms of reliability within this study. During the process of translation an inevitable process of interpretation had to take place and a process of selection of words and aspects of the ongoing discussion to be included or excluded. A different translator at a different point in time would most likely make different choices. As a result different researchers with a different translator may come to different results. However, Wibeck (2010) points out that every interview situation requires a level of interpretation and selection of material that no situation can be completely objective. If my language skills of Bahasa Indonesia and Sasak had been more proficient and the use of a translator not necessary it would most certainly have increased the study’s reliability.

One way of raising the level of reliability of a focus group study is to let several independent researchers go through the material and then cross check whether the same analysis has been made (Wibeck, 2010). By not letting other researchers check the collected material to see if the process of analysis is reliable, I as a researcher may have missed aspects within the material, or misjudged the importance of certain aspects. This would as a result affect the study’s level of reliability. Cross referencing can however, also be done between the researched groups (Wibeck, 2010), which in this study was done as an alternative. The fact that the same tendencies were found in the material from all the groups could be used to support an argument for some level of reliability of the study.

6.2. Validity

The question of a study’s validity concerns whether what was set out to be studied was in actuality studied (Essaiasson, Gilljam, Oscarsson & Wägnerud 2007).
Wibeck (2010) talks about credibility, rather than validity when discussing focus group interviews. She argues that the main problem with credibility in regards to this method is whether the participants are in fact expressing their true thoughts and opinions. Peer pressure or other forms of threats can affect the credibility of the material and the study itself. The prevalent cultural norm within Indonesian culture, pinpointed by some of the women themselves as an obstacle as well as by the local NGO staff, is a reluctance to speak one’s mind when one is not in agreement. There is a great risk that the women only emphasized the positive aspects of their experiences within the groups and their empowerment process. There is also an inherent imbalance between the researcher and the respondents (Wibeck, 2010). It is very likely that the fact that I in the role of a researcher, with a higher level of education than a majority of the respondents, coming from the West affected the women’s ability to express their opinions freely, negatively. There was also a risk that I would be viewed as a representative for Bersahara since I was introduced to the women by Bersahara staff. Aspects of which, I was aware of entering into the research project and found problematic.

In order to strengthen the validity I had to take as many measures as I could think of to create an environment that would encourage the women to feel comfortable to speak (Kvale & Brinkmann, 2009). To choose the location for the interviews where the women held their monthly meetings so they would feel at home and to introduce a personal story in Indonesian at the beginning of the group are examples of measures taken for that purpose. I also stressed the fact that I was dependant on their knowledge in order to conduct and complete my research, their role as experts and that there was no right or wrong answers.

The atmosphere during the interviews was relaxed and light with lots of elements of humor which according to Wibeck (2010) is preferable and said to raise the level of validity of the collected material. There was lots of laughter and the women shared their experiences in an animated way. It is however, impossible to determine whether everyone was able to speak their mind freely.

Another aspect which most likely affected the reliability was my inexperience as a moderator. The newness of the situation with the added element of translation made it difficult for me to determine whether everyone had equal opportunity to make their voice heard. It is possible that the more outspoken women got more room to speak than the quiet ones, which would then lower the level of validity.
Collected data from focus groups can be compared to material collected from for example in depth interviews to see whether the results overlap each other. Through this method Wibeck (2010) argues a higher level of validity can be achieved. I make no claims in stating that I have performed a complete triangulation of the results by any means, I did however, complement the focus group interviews with personal interviews with Bersahara field workers. The results from these interviews confirmed some of the results that came up during the focus groups. It may be argued that this method has aided in raising the validity of the study in a small sense.

6.3. Generalization

The purpose of using focus groups is to gain an in depth knowledge of the respondents interpretation of a phenomenon. Values that underpin these interpretations are often cultural specific, culture referring both to cultural context and culture within a group (Wibeck, 2010). Implicit assumptions are like the name suggests often taken for granted and not spoken about explicitly. It can therefore be argued that they in a sense are general within the particular context (Wibeck, 2010). The gendered position of women within the community that has been researched is underpinned by certain values. It can therefore be argued that the position from which the respondents are coming in terms of values can be generalized to the cultural setting of South Lombok.

The shared experience within the groups identified in this study, also offers a kind of culture with its own set of values - the empowerment process. The experience of the empowerment process has been analyzed through an empowerment model developed within a different cultural context and showed applicability. It can therefore be argued that there is a degree of ability of transferability in terms of the intrinsic values of the empowerment process. However, how these values are demonstrated are highly individual and should not be generalized. In fact scholars of empowerment (Kabeer, 2000) warn of the application of a particular empowerment formula in developmental work as it can lead to the disempowerment of some women.

6.4. Ethical considerations

The method has in its format an inherent problem with anonymity since the interaction is based on group participation (Wibeck, 2010). Information about the purpose of the study, how
the material was going to be recorded and used was given during the recruiting process as well as at the start of each focus group. Participants were informed that their participation was entirely voluntary and could be discontinued at any point in time. As a moderator I could promise not to pass on any information heard or collected during the interview, I could however not prevent the women to share the information with others. This did not appear to be an issue since the topic for the discussion did not contain sensitive topics, I could however as a moderator stress the importance of confidentiality between the respondents.

The question of anonymity was also an issue in using two translators for the process of transcribing the material. I therefore obtained a signed consent form with details of how the collected material would be handled.

Taking NGO staffs’ advice in regards to cultural practices in the area I chose not to compensate the women financially for their participation. However, I did want to show my appreciation for their participation and I also wanted to make it a fun social day. I therefore decided to provide an afternoon snack, water and something sweet which I ordered from the local food stall. At the end I gave each woman a small gift of a piece of perfumed soap which is considered a special treat in the area.
7. Results and Analysis

This section presents the results of the most prevalent findings within the collected data. The results from all three focus groups are presented together under each heading. Each section is followed by an analysis of the material using Rowlands (1997) empowerment model in order to respond to the research questions. The results of this study are also compared with results from previous research.

7.1. Ability to develop core values

7.1.1. Personal dimension

7.1.1.1. Empirical findings

Women in all of the groups expressed that one of the changes they had experienced as a result of being in the group was feeling less shy, having an increased ability to speak out and to speak in front of others. This is related by the women to feeling more confident.

“Before joining, we found ourselves really awkward or nervous when it came to speaking in front of people. But now, we find that, it’s not that bad. We can do it and it’s fun. We’re more confident.”

“Before I felt a bit gawky when I spoke in front of many people. But now, after joining the group, I feel nothing like that anymore. I’m not nervous anymore when I meet others.”

Membership within the group was also connected to having an activity outside of the home and feeling more useful.

“After joining this save-loan group I feel more useful, because now I can have other activities, not only household errands that seems like always be the same from time to time.”

The empowerment process is different for every individual. Personal experience and individual personality plays an important role. One of the women says:
“For me, I am always curious about things, I want to know and I have a way of thinking that is if others can do it, why can’t I? So I just don’t really care if I have to speak in front of many people”

One of the NGO workers talks about encouraging all members speak out and express their opinion during the meetings. The challenges it entails and the change in the women that she has observed, however with some ambivalence, implying that the process takes time.

“This may be one of the largest challenges for the women. In Indonesian culture it is not common to speak out, especially for women. I try to encourage them so that everyone speaks their mind. I explain to them that this is very important if the group is going to function. And indeed there is a big difference from the start of the group until now, but it is a long process.”

The women also describe the group meetings as a place of sharing. An opportunity to share information, discuss problems and support each other.

“In group I feel so happy because each member can understand each other, sharing knowledge and experience with each other and also help each other.”

“My experience since joining the Savings and Loans group is that my financial difficulty has been solved. I have more friends. Group meetings are a place to laugh together. If I have sad feelings at home it will change because the group makes me feel better.”

The process of discussion and sharing within the group is linked to the development of creativity by one of the women.

“The women here in the group can have a more creative mind. Usually, being a housewife is like no space for many moves. Just taking care of children, cooking, and there’s no other think/idea that’s more creative. So after the creation of this group we can discuss and share, we can ask questions”

When speaking about the group all women identified some kind of learning process as a result of being a member. Learning new skills and gaining new experiences was frequently talked about during the focus group interviews. Gaining new experiences was identified by many women as the reason for joining the group in the first place. Statements were made by many of the women similar to this one:
“I joined the group because I wanted to move forward, helping my family’s economy, I wanted to get more experience, more knowledge, meeting with friends and making new ones.”

At the group meetings different areas of responsibility is shared among different members. The roles of key holder, keeper of the money box, accountant and chairwoman revolves between the members every 3-4 months. According to the women having a role of responsibility involved learning processes and acquiring new skills.

“We become more efficient, we understand about bookkeeping and management. We know about interest rate, the Savings and Loans system and the repayment system. By becoming chamberlain in this group I learn about finance and how to use a calculator.”

Another woman talks about her experience of becoming a leader in the group

“Before joining the group, I never had the chance of being a leader. But now, I’m a leader here! And become used to speak to others. But I’ve never been a chamberlain before. I want to be it for some time (laughter). I learn how to count on calculator and I know about percentage. I feel so proud.”

One aspect that the women discussed was joy over being able to access resources and being able to contribute to the family’s income as a result. The women in all the groups emphasized how important the learning process has been. One woman says:

“When I joined this group I was so very happy because I get more experiences. Before I didn’t have any professional experience. I learned about Savings and Loans program and business. I was able to find funds to open a small store. The biggest change is that I now can have a business and send my children to school. My husband is very happy and now gives me more love and affection”

7.1.1.2. Analysis

Empowerment within this dimension entails developing core values such as self confidence, self-esteem, sense of agency, dignity and a sense of self in a wider context. The women in all the groups identify changes that they have experienced as a result of being in the group which can be related to the development of core values within the personal dimension. Changes entail feeling less shy, being able to speak in front of people and speak out. These changes are related by the women themselves to feeling more confident.
Rowlands (1997) argues that the woman’s own personal experience, history and personal circumstances feeds into the empowerment process and affect the shape of it. Most of the women in the group relate an increase of self esteem and confidence to outcomes of being in the group. However, one of the women refers to her own curiosity as the reason for not feeling shy about speaking in front of others. This suggests that for this particular woman it is her own characteristic of curiosity and personal experience which leads to her level of confidence and not necessarily a possible empowerment process as a result of being in the group.

The NGO worker discusses the changes that she has observed in the women regarding the ability to speak out and identifies a positive development however, suggests that cultural norms are difficult to change and takes time. This indicates that the empowerment process is not only individual but is also a slow one.

According to the women the meetings offers an opportunity to get together, share ideas and problems and make new friends. Rowlands (1997) identifies that isolation is one of the greatest obstacles for empowerment within this dimension. Having an activity outside of the home, getting together with others and having a group activity are all factors which help further the development of core values (Rowlands, 1997). The women identify the meetings as serving several purposes. In and of itself the meetings offer an opportunity to have an activity outside the home. The women identify that this is an important aspect which breaks the routine of everyday chores and makes some of the women feel more useful. The meetings also offer an opportunity to make friends and thus ending isolation that the women may experience due to their responsibilities within the household.

Being able to share ideas and problems with others develops abilities to think and analyze is another indicator of empowerment within the personal dimension (Rowlands, 1997). The women identify the meetings as a place to share information to ask question and find solutions to problems. One woman argues that the women in the group have an opportunity to develop a more creative mind as a result of the activities in the group.

Previous research shows that access to resources is not necessarily empowering in itself (Haase, 2012, Hunt & Kasyanathan, 2001). However, for the interviewed women being able to contribute to the family income boosted their confidence, creating a sense that things were possible and can therefore in this instance to be said to have helped the women develop core values within the personal dimension.
7.1.2. Relational dimension

7.1.2.1. Empirical findings

Many women indentify a change in their relationships to their husbands as a result of being in the group. The women link the change of mood in the relationships to their achievements or changes they have experienced.

“He likes that I have become more proficient in managing our money. He always praises me like, ‘wow, now you have a big book, huh?’” (Note: This woman runs a shop, the book refers to the book where she does her accounts)

After joining this group I have been taught sewing and also jewellery. I have had many experiences. By joining the group I get the opportunity to get loan for my child’s tuition, my husband is very happy and I get more understanding and support from him.”

Several of the women indicate that they get more trust as result of learning new skills

“I get more compliments from my husband now than before, it’s because I become smart. He trusts me more because I learn and can now manage the money at home.”

By making their own money the women say they have to depend less on their husbands.

“The loan I have from the group helped me a lot, now I do not have to depend on my husband so much.”

“I’m so proud because I have become more independent and not so dependent on my husband. I even have my own savings, even though it is a small amount.”

Traditional gender roles are prevalent in Sasak culture and gendered division of labor is commonplace. The women identify the man as being valued higher than the woman. The man is expected to make the decisions within the family and is expected to be responsible for the family’s financial need. The woman is expected to take care of the household and the children. The women describe the decision making process as

“being owned by the husband and the wife follows the decision that the husband has made.”
Different responses, were illustrated by two of the women, to when a decision had been made
with which they did not agree. Both women used silence, but in two different ways. One of
the women describes staying silent in a form of protest.

“I get a little bit angry and I stay quiet. I don’t talk to my husband until he gives me some-
thing.”

However, some of the women contend that they feel that there is nothing they can do about
the situation so they therefore stay quiet as a result.

“Sometimes my husband makes decisions without consulting me and I get angry but there is
nothing I can do about it so I just stay quiet.”

Some of the women are making money through their new businesses and some with increased
profits due to expansion of a current one. When discussing if this has influenced how house-
hold decisions are made there is disparity in opinions. Some of the women indicate that they
are not involved at all, others only when it comes to large purchases. The disparity in opinions
is also reflected upon by one of the women

“I think household decisions vary among couples and families. I think it depends on education
and how we are able to be strong and confident. We have to be able to give good reason for
why we should be listened to. Depends on the couple, I think”

Other women indicate that there in fact has been some change in the communication with
their husbands and the household decision making process.

“Now that I make money I am involved, this means that a wife and husband can help each
other. Sometimes when one of us is lacking income or cash the other one helps, so I’m more
involved now in making decisions.”

“My husband listens to me more now and respects my opinion more.”

“My husband now agrees to look after the children when I attend group.”

Although the women indicate a change of mood in their relationships with their husbands the
effects of gender roles and expectations are made visible in a discussion regarding the duties
of a wife.
When asked what happens if they don’t fulfill their duties as a wife the women all answered similarly, that if the wife does not fulfill her duties the husband gets angry.

“If I don’t cook for my husband he will get angry. But if he knows I am busy taking care of the children he will be more understanding. If I’m not busy he will be so angry.”

In one of the focus groups sexual intercourse came up as part of the duties of the wife. According to the women in this group, it is in the area of South Lombok expected of the wife to have sex with the husband whether she likes it or not. The women gave religious reasons for this stating, that according to Islam it is the duty of a wife to fulfill her husband’s needs and not do so is considered a sin.

“Yes, if the husband wants to (have sex), we must, even if we do not like it. According to religion also it is the wife’s duty, not to do it is sinful.”

They also pinpointed cultural reasons, stating that tradition and culture in the area demanded this of the women.

“This is tradition in this area, when the husband wants to the woman must do it.”

7.1.2.2. Analysis

For empowerment to happen within close relationships it is not only necessary for the woman to have reached a level of personal empowerment. Empowerment within this dimension requires the other person within the relationship to change (Rowlands, 1997).

Access to resources in terms of credit and new skills seem to have had an effect for the women in the groups, within the relational dimension. Some women indicate a shift or change in their close relationships, some expressing getting more compliments, respect and support from their husbands since joining the group. This suggests that the husbands’ perception of the women and their capabilities may have changed allowing for more trust and communication between the couples.

The women express disparity in opinions regarding the fact that an increase of income has raised their level of influence in household decision making.
Feeling less dependent on their husbands financially is however, identified by the women as an important benefit of being a member of the group. Being less dependent financially suggests one area where the women experience more freedom than before.

Empowerment within this dimension relates to an ability to negotiate and communicate. The women identify that the man is valued higher than the woman and is considered to be the head of the household. Rowlands (1997) identifies that when the man uses power over in the decision making process the woman responds with either compliance in the form of submission or with some kind of resistance. Two of the women illustrate their response to the exercise by their husbands of power over. One of the women demonstrates a quiet resistance by giving her husband “the silent treatment” and refrains from speaking to him. Another woman describes that she gets angry but does not feel that there is anything that she can do about it. The difference between these two responses seems to be the intention which lies behind the silence. The outcome however, is the same. The husband is the one who makes the decisions. The women´s acceptance of this order of things, can be argued as a consequence of internalized oppression, where the women have through socialization come to accept their subordinate position in relation to the man within society.

According to Rowlands (1997) in order for changes to happen within close relationships the individual woman has to identify that the relationship of inequality is wrong and want something different.

Core values within this dimension, thus becomes about the ability to defend one´s rights. The fact that the man is valued higher than the women in effect means that the husband is able to make decisions with which the women do not agree. According to some of the women it also means that they are expected to have sex with their husbands even if they do not wish to. This suggests that the women to a certain extent, as of yet, are unable to negotiate and defend their rights. This is a strong indicator that greater gender awareness can be raised within the groups around women´s rights and the right to their own body.
7.1.3. Collective dimension

7.1.3.1. Empirical findings

The women discuss that their responsibilities for household and children involves many chores which puts limits on their leisure time. The group offers a chance for the women to get together socially, to share problems and exchanging ideas.

“As a group we are delighted that we can get together like this and chat to each other. If one of us has a problem in the family, we can share and tell each other and together maybe find a solution for it. That’s because we’re so rarely able to get together because of our busy time.

The women in all the groups identified getting together as an important aspect of being in the group. The women emphasize that as a result of being in the group they have had the opportunity to develop new friendships.

“By attending group meetings I have met many people and have made many new friends and I can share with them and laugh with them, this is an experience I will never forget.”

“By joining this group I feel happy for getting together with others and share ideas with each other. In addition to managing accounts, we also make good friendships”.

The relationships that are forged in the group indicate a relief in emotional burden.

“The problems from home become easier because we can share with other group members, also get more information. If someone has a problem, then maybe another says: Oh, I also had this problem and together we can solve it. Even when sometimes there is no solution, it still becomes easier.”

When asked about what the group means to them the women refer to the group as a collective and discuss their attachment to the group.

“I feel bound to this group. Like, this is ours. Like we have responsible now, to defend and to further understand. So I feel really attached to this group."

“We have a spirit to survive and want to be a long lasting group, to strengthen the group. If it survives longer the sense of belonging will deepen, then that’s when the creativities arise. Because of good communication we’re really helped by joining this group.”
In one of the groups the women described how through word of mouth their achievements have been made known to other people.

“After seeing the progress this group made, they started to think that this could be a solution for them too. So that’s why most of them want to join the group now. When at first, when the group first started to run, they said the contrary: ‘we can save our own money without joining this group’. But after knowing the system of this group that not only saving our money, we can borrow some money too, then they start to think that this could be a solution for them too. And that’s why they want to join the group now”.

Viewing the group as a collective was also discussed in terms of imagining the future of the group.

“I hope this coop will continue to run and that we can expand this group and maybe have our own office. We have a tailor class in this group and I hope that this can be our business in the future, both with bags and clothes design.”

One of the women speaks of a wish for the group to be able to reach other mothers with similar problems.

“I hope our group will thrive and maybe become a solution for other mothers in the area.”

The NGO workers talk about the changes that they have observed in the groups indicating that the process varies from group to group.

“Each group is different but there is such a difference now than six months ago. Each group has to find their own way, how to work out a routine of running the meetings which suits them. For some this is quicker than for others. For some it takes longer because the women have varied skills, some are illiterate and are just learning how to count.”

“In some groups they have been so quick, I come to the meetings after the fourth month and they’re already doing everything themselves. Now all the groups that you have met are responsible for their own meetings. It is so great to see that they are able to organize themselves and solve the problems that come up.”
7.1.3.2. Analysis

Empowerment within the collective dimension is according to Rowlands (1997) closely linked to empowerment within the personal dimension. It is linked as collective empowerment prerequisites an already existing level of personal empowerment. An individual has to have a certain level of confidence in order to interact within the group. Empowerment within this dimension thus becomes about developing a group identity, as well as a sense of group dignity. The women’s ability to develop core values on a collective dimension is demonstrated through the friendships the women have developed within the group. Without prompting, the women identifies sharing and solving problems as a group as one of the benefits of being a member. An opportunity identified by the women as less available to them before joining the group. The women are able to interact with each other and use the group for sharing information and finding solutions to problems. Rowlands (1997) identifies the ability to share and solve problems as a group as an indicator of empowerment within this dimension.

The women express pride in their accomplishments as a group referring how word of mouth has spread about the group and its activities. The fact that other members of the community want to join the group where they were previously skeptical was indicated by the women as a kind of accomplishment. The women also express their emotional attachment to the group. According to Rowlands (1997) group identity is forged along a process of meetings, sharing of problems and finding solutions. From this process the group starts to understand themselves as group. The women refer to themselves as a group and also express their hopes for the future of the group.

Being able to imagine a reality that is different from the status quo is according to Rowlands (1997) an indication of undoing the effects of internalized oppression. Through the friendships developed the women are able to support each other and act as a group, developing both self-respect and a group identity where imagining the future that is different from the status quo is possible to imagine. The seed for the women’s collective agency is illustrated by their wish to reach other mothers and members in the community.

In order to ensure sustainability of the empowerment process Rowlands (1997) puts self organization and management at the core of the collective dimension. This ability is important in order for empowerment within this dimension to fully develop. The women need these abil-
ities in order not be dependent on the support from NGO’s, external support in terms of funds and vulnerable to politics within supportive organizations. The NGO workers testify to seeing a progression in the groups’ ability to manage the meetings on their own, however also indicating that this process varies from group to group. Bersahara aims for the groups to be fully self manageable after the first six months. However, the individual processes and the support the groups need on their way to empowerment within this dimension may not so easily be put on a timeframe, when levels of personal empowerment and skills vary.

7.2. Inhibiting factors to the empowerment process

7.2.1. Empirical findings

The women describe the norms within the society and the position of the women. Traditional gender roles are prevalent in Sasak culture. The man is considered to be the head of the household and is expected to make all the decisions. Gendered division of labor is also commonplace where women are expected to perform all the tasks related to the household and childcare whilst the man is expected to be the breadwinner.

When the women are asked to talk about the relationship between husband and wife and the respective responsibilities of the husband and wife, all of the women identify the man as the head of the household and the one who makes decisions.

“The husband is the head of the household. The husband is the head of the family and will make decisions. This is due to the culture in this area, according to this culture the husband is considered to be Nr 1. The wife is responsible for taking care of the household, looking after the children and cooking, the husband is responsible for the family’s financial needs.”

When asked about factors which make it difficult for the women to participate in the group the women refer to gendered division of labor.

“Activities of being a housewife make it difficult for us to come to meetings. It’s just like no end from day to night. Go here and there, family, come home late from work, cleaning, and sometime serving the husband.”
Some inhibiting factors are indentified as inherent within the group.

“Lack of discipline among the members sometimes makes it difficult for the group to function. For example, coming late and going home earlier before the meeting is finished, so we can’t convey important things because the members are all dispersed.”

The reason for this is also put down to the duties the women have to perform

”Sometimes it is because they’re busy in the home and for the members who go home earlier, it’s mostly because they need to find grass for their cattle.

When discussing how to manage their time there is disparity in the opinions, one woman says

“There are so many tasks for us to do, to do with cooking and children. Most of us are so busy”

While another says:

“Most of us are surely busy, and it’s understandable. Let alone, the mothers with their little children. Ya we certainly busy, but for the sake of this group and for this group to be stand longer, we sacrifice our time, until the meeting is done”.

Another inhibiting factor is related to the revolving responsibilities within the group.

“Sometimes when we want to carry out management rotation it is sometimes difficult. Everyone has to understand and be responsible for each function but when it comes to change nobody wants to do it”

One of the fieldworkers also discusses this aspect as an inhibiting factor.

“The level of education is so different in these groups, some women are illiterate and are just learning to be numerate. They have no idea about bookkeeping so sometimes the gap is too wide. In those cases some of the women have to take more responsibility, at least for a while. Some groups need more support from the organization and take longer to function on their own.”

She reasons further that for some it is related to confidence.
“Some also lack the confidence, maybe they think that what they know is not important, and I try to tell them that what they have learned so far is amazing.”

None of the women said that they experienced active opposition from their husbands. The NGO worker however discusses the importance of support of husbands and community leaders in the start up of the Savings and Loans group.

“We tried to start some groups where the husbands and community leaders did not support the idea, these groups failed to start because of it.”

7.2.2. Analysis

The inhibiting factors to the empowerment process that the women identify are concurrent with factors identified in Rowlands (1997). Due to the cultural expectation of the women as having the main responsibility for the household and care for the children, the women experience a heavy workload. The chores and responsibility of the household and children are identified by the women as an obstacle to coming to the meetings and thus the benefits and opportunities offered within this context like ending isolation and providing a stimulating activity.

The women identify the husband as being the head of the household and valued higher than the woman. The women put this down to cultural reasons. Cultural traditions which help perpetuate and uphold these gender relations as well as internalized oppression must therefore be considered as inhibiting to the empowerment process.

Some of the inhibiting factors are less structural and operates on a more personal and collective level. The revolving responsibility was identified by the women as an encouraging factor to the empowerment within the personal dimension but was also mentioned as an obstacle for the collective dimension. Individual’s reluctance to take on the different roles of responsibility was identified by the women as an obstacle to the development and progress of the group. The reasons for this reluctance are of course individual. One of the NGO workers reflections on the subject suggests that the different level of skills and education within the groups offer certain challenges. Numeracy and literacy are identified as obstacles when roles of responsibilities are shared among members. It could therefore be argued that education and level of skill presents an obstacle for the empowerment process in some of the groups.
Rowlands (1997) argues that a level of personal empowerment has to take place before the process can start within the other dimensions. One of the NGO workers indicates that level of confidence also plays a part in some of the women’s reluctance in taking on new roles of responsibility. This would suggest that more support for some of the women in the empowerment process on a personal level is needed before they are able to take on new roles within the group.

Identifying inhibiting factors of the empowerment process seemed to be the least comfortable topic to discuss. When analyzing focus group data it is important to also look at what is not being said within the group discussion. It is the researcher’s role to uncover topics which the participants are not so willing to discuss (Wibeck, 2010).

None of the women said that they experienced active opposition by for example their husbands in participating in the group. All women who spoke said that they only experienced support. There are several factors which may have contributed to this, maybe my inexperience as a moderator played a role in this and maybe I was unable to ask the right questions. Maybe the method used was not appropriate to discuss a possibly sensitive topic.

Previous experience of two of the NGO workers discusses the fact that support from husbands and community leaders is a must in order for the groups to even start and be able to function. This could be one factor why all the women in the groups indeed contended that they had support from their husband. If they did not, perhaps they would not be able to become members in the first place.

Haase’s (2012) review of the microfinance literature show that critical voices argue that microcredit’s ability to solve problems which stem from deeply rooted norms of behavior and structures of inequality have been highly overestimated and are problematic. Hunt & Kasyanathan (2001) states that targeted access to credit does not necessarily transform gender relations. If the support from community leaders and the women’s husbands is a prerequisite for creation of the groups in this area, then work on a more structural level in regards to changing attitudes may be required in order to reach more women and to further the process of empowerment in the area.
7.3. Encouraging factors

7.3.1. Empirical findings

All the women stated that easy access to credit was a great motivational factor for joining the group.

“Before joining this group I never took out a loan even if I needed to. I was afraid because the interest was so high and it would have been really hard for me to make the repayments. Now I feel more confident, I can take out a loan within the group with low interest and buy more stock for my business. My children and grandchildren are very happy for me.

All the women express that they receive support from their husbands and families and that the husbands also feel a sense of relief in their burden.

“My husband is very happy that I am in this group because now there is help for us.”

“My husband and my children understand my activity and support me even though I attend meetings.”

“By joining the group I get the opportunity to get loan for my child’s tuition, my husband is very happy and I get more understanding and support from my husband.”

As previously discussed under heading 7.1. Ability to develop core values, the group meetings provide, according to the women, an opportunity for them to meet outside of the home. Many women identified that having an activity outside of the home made them feel more useful and provided a source of stimulation.

Expanding their social network and making new friends seems to be an important factor for the women when discussing the outcomes of the group.

“I feel happy because I met or become friends with other members. I am now able to gather with friends, joking around. We are also able to help each other’s economy.”

“The first time I joined this Saving Loan group, I felt so happy because I can be able to help my family income. Hang out with friends. We found happiness in this group.”

One of the older women explains that it became a way to end her isolation.
“I have made so many new friends in this group. I have no husband (widowed) and before I had no friends. Now I have many friends and I am not lonely.”

The educational aspect of the program is referred to by the women to learning new skills. The women listed numerous acquired skills as a result of the project. Learning new skills had an effect on the empowerment process within the personal dimension in generating increased levels of confidence and feelings of dignity. Within the relational dimension some of the women felt they received more compliments and respect from their husbands as a result of the skills they had acquired (also discussed 7.1.). The use of the CAF methodology also required the women to learn how to manage the groups, learn how to calculate interest and simple bookkeeping. Many of the women mentions encouragement from key individuals of the NGO staff which have been important in their learning processes.

“I am so grateful to the Bersahara staff for teaching us so lovingly and patiently.”

7.3.2. Analysis

Encouraging factors is according to Rowlands (1997) all the elements which help further the empowerment process. The Savings and Loans program provides easy access to credit at a low interest rate. This was identified by the women as an important benefit of being a member of the group. All the women stated that they received support from their husbands, children and in some cases even grandchildren. They also indicated that some of these benefits were also felt by the rest of the family. The Savings and Loans group has a practical and tangible effect on the women’s and their families financial situation, this in turn provides an important encouraging factor for the women to join the group in the first place as well as their ability to generate support for the activity from their immediate family.

Membership within the group provides its own encouraging factors to the empowerment process in that it enables the women to have an activity outside of the home, increases their social network and aids to end isolation. For the individual woman it also meant having an activity outside the home that was stimulating and different from the everyday household chores. This also meant having time for self, a kind of relaxing time to laugh and have fun, indicates a kind of leisure time. These factors are concurrent with some of the encouraging factors identified in Rowlands (1997) research.
The educational aspects of the program were emphasized by the women through pinpointing the benefits of being in the group as gaining new experience and learning new skills.

Many women referred to the Bersahara field workers as encouraging in their learning process. The field workers had a supportive and educational role. The women’s discussion of the field workers importance to them and the progress they had made, indicate that support from key individuals can play an important role for the process of empowerment.

No woman in the interview groups expressed that they had experienced active opposition from a partner, but in many cases the opposite. The support came in the form of emotional support and encouragement. For the interviewed women this was clearly an encouraging factor. However, since the use of focus groups sometimes can mean that the group censors the material that is discussed or individual members censor themselves (Wibeck, 2010), I cannot say for sure that none of the women experienced active opposition but rather experienced support. However, the NGO workers’ previous experience of starting new groups in the area where support from family was not acquired, indicate that support from family in fact was prevalent in the interviewed groups. Perhaps maybe even as a prerequisite for their existence and ability to function.

7.4. Changes

The changes are inherent within all dimensions according to Rowlands (1997) empowerment model. Some of the changes that the women have identified have thus already been discussed under previous headings in this chapter. In this section the main changes that the women identified as a result of being part of the group, which have not been previously discussed at length will therefore presented. The changes are then compared with results from previous research.

7.4.1. Empirical findings

One of the main benefits that the women identified as a result of being a member of the Savings and Loans group was access to resources. Some women have used the credit provided through loans from the group to either start up a new business or to expand a current one.
“My capital in my business increased because of the Bersahara group. I could take out a loan to buy more vegetables so I can make more profit”

“After joining this group, could feel a bit lightened of the burden in my life. Because here, I can loan some cash for my needs for example loan cash as addition for my business fund.”

“I am happy because now I can have a new business, I like cooking and now I have a main-stay rice stall (Warung). I get so many more experiences from this.”

Several of the women identified access to funds in order to invest in current businesses in order to increase profit as an immediate benefit, enabling their business to run smoothly.

“My business of selling fish can now run smoothly, if I need to borrow money to buy more fish, I can, I pay in four installments and I am able to pay. As a result I feel a relief in my financial burden”

The women in all the groups talk about a sense of relief in their financial burden. When asked in what way the women feel assisted in their financial situation the women also identify access to loans as a tool for income smoothing in regards to the household economy. One woman explains:

“Whenever I have a sudden need, I can lend some cash from this group, with an easy repayment time. For example I can buy the daily household needs, give the children transport money to their school. This also happened before, but by joining this group I have a way out if extra needs come up. This way I can get help with the finances and I don’t have to feel burdened.”

The resources that were identified were both economic in terms of finance as well as new skills acquired. Many women mentioned that as a result of being in the group they learned how to manage finances and how to save money.

“I can set aside the daily needs money, also learn how to manage the finance, and our money is saved securely.”

“This group is teaching us not only to how to manage the money within the family, but we can also set aside the money so that our savings can increase”
“After joining this group I started to understand and be aware of how to make accountancy and management.”

The women discuss the practical changes within their financial situation but also emphasize the social benefit of being in the group. The support that the members are able to give to each other is a source of joy and sense of community.

“I feel very happy and comfortable in this group because we are able share and open up to each other, we know each other in our needs. My benefit of joining this group is that I am able to help my friends’ economy by lending them something if they can’t afford. In this activity, I am also able to help my family economy, before my family used to not get enough, but now there is another way around.”

Each of the women enters into the group with their own level of previous experience and personal history. The changes that the women identified varied, but were closely linked to the skills they had learned. For some of the women it entailed learning how use a calculator, calculating interest rate, others mentioned bookkeeping and how to make a business plan. For some it was the opportunity to gain experience of leadership. All the women indicated an increased level of confidence or pride due to learning a new skill, gaining access to information or having a new experience. One of the women describes her experience like this.

“In my opinion the Savings and Loans group teaches us how to save and act responsibly in the activity in our daily lives. For me, this program teaches me to manage my money so I can put away for savings. Our savings become a guarantee in case we need capital so later our business can improve and become successful. I am so happy to be able to learn with other members, it is not only about financial management but I have also made new friendships.”

7.4.2. Analysis

The changes that the women identify are often linked to access to resources of some kind. Kendall, Bradley & Hulett (2012) suggests that it is important to look at the use of the loan and not only the size of the loan and Ngo & Wahhaj (2012) finds that loans invested in business in turn has positive effects on the empowerment process. Most of the women have used the loans to invest in a current business or start up a new one. The women who have invested in a current business indicate that the business have been able to expand as a result of the loan through enabling them to increase their stock and thus increasing their income.
There are various studies regarding microcredit which records effects among its borrowers in terms of increase of income (Khandker 1998, Bernasek 2003, Mc Kernan 2002, Chagqing). Many of the women identify the fact that they feel relief in their financial burden as a result of being able to access low interest loans. Concurrent with Morduch´s (1998) study, the women also identify income smoothing as an effect of access to resources. This applies to both the economy of their business as well as their household economy.

Shetty (2010) finds that microcredit does not lift the borrowers out of poverty but equally states that it does help smooth the flow of household income and thus reduces the risks that poverty entails. It is possible to argue against this backdrop that the relief in the financial burden that the women experience is not necessarily a relief of poverty as such, but merely a smoothing effect of household income. A study of income levels would have to be conducted in order to be able to discuss this further, however, Shetty´s (2010) research indicates that caution should be taken when drawing conclusions of the specific financial benefits of income generation programs. Perceived relief may not automatically be financial poverty relief.

Moniruzzaman (2011) pinpoints the group process as a favorable factor to the empowerment process. The study stresses the importance of the dynamics of the group and how this can further women´s empowerment. Meenai (2010) equally pinpoints the group as favorable arena for furthering the process of empowerment. Self-help groups connected to microcredit can according to this study provide tools to enhance women´s financial situation and facilitate increased autonomy.

All the women identified that the support they received from the group and its members was important. The support was both financial, in that they both had access to credit if a need arose as well as joy over being able to help other members if they had a need. The support experienced was also of a social nature and making new friends, being able to share ideas, solve problems and enjoy time together was pinpointed as helpful and a source of contentment. Both previous research and the results in this study pinpoint the arena of the group as important and favorable to the process of empowerment.

Rowlands (1997) argues that the individual woman´s personal experience and history plays an important role for how the empowerment process takes shape. What elements are empowering for the individual is dependent on her previous experience. The learning processes the women identified varied due to their previous experience. However, the essence of learning, having
access to information and gaining experience has as previously shown indicated the ability to raise levels of empowerment within all three dimensions.

7.5. Summary of Results

The results of this study show that the interviewed women have been able to develop core values within all three dimensions. The group membership and the learning processes involved have resulted in the women feeling more confident and have also had an impact on their close relationships. These two elements, group membership and the learning processes as identified by the women, also constitute the largest encouraging factors to the empowerment process. The groups provide a support system for the participating women on an emotional level as well as on a financial one, resulting in a sense of personal and collective dignity and agency. The main inhibiting factors to the empowerment process for the women in the study are cultural expectations of behavior and attitudes, gendered division of labor and internalized oppression, indicating that further gender awareness work within the groups is necessary in order for the women to be able to develop an ability to defend their own rights. Some of the inhibiting factors operate on a more personal and collective level which relate to level of education and the varying levels of personal empowerment the women possess.
8. Discussion of Results

8.1. Conclusion

The aim of this thesis has been to examine the empowerment process for women who take part in an income generation program using the CAF methodology. The study contributes to the research field of women’s empowerment and its links to income generation by identifying inhibiting and encouraging factors to the empowerment process as they are identified by the women themselves. In this way, the study gives women from a poor rural area in South Lombok, Indonesia a voice, within the developmental discourse.

By using Rowlands (1997) empowerment model to analyze collected data the study has shown that participation in an income generation program which uses the CAF methodology has enabled the interviewed women to develop core values within the personal, relational and collective dimension. Within the personal dimension the women expressed improved level of self-confidence and self esteem as a result of being in the group. The development of core values within this dimension was related to the opportunity to have new experiences and to learn new skills. Learning new skills made the women feel more confident and gave them a sense that change was possible in their lives. The importance of the group was emphasized by the women, relating the benefits of the group to having a sense of a support system available when needed. It also affected the relationships the women had with their husbands, some women expressing that they got more praise and respect from their husbands.

The importance of the learning processes, identified by the women in this study, for the process of empowerment, is in this study, one of the more prevalent results. Learning was associated by the women to the changes they had perceived as a result of being in the program. In this sense, it seems that learning and empowerment both contain elements of change. Although they are not the same I would argue that empowerment involves learning processes and that learning processes contain empowering elements. The educational features within an income generation program can therefore not be underestimated.

The women in this study experienced the same effect of income smoothing recorded in previous research (Bock & Folmer 2012, Shetty, 2010), both in terms of their business economy as well as within their household economy. Many of the women used the loans to expand a current business or start up a new one and experienced an increase of their capital as a result.
Previous research (Kendall, et.al. 2012, Ngo & Wahhaj 2012) show that how the loans are used have an effect on the empowerment process, indicating that when loans are invested in business or used for business innovation it provides more favorable conditions for the process of empowerment.

The function of the Savings and Loans group for the women in this study, also went beyond meeting their financial needs. The group was also widely talked about as an emotional support system, where information could be accessed, shared and solutions to problems could be discussed. This shows, like Meenai (2010), that the format of self help groups is a favorable arena for women’s empowerment work.

Previous research critique micro finance for in itself not being able to trigger a process of empowerment (Haase, 2012, Hunt et.al 2001, Isserles, 2003). This study shows that access to resources provided an important stimulus for the women to join the groups. For many women it also helped in justifying their membership to their husbands in a sense that the beneficial effects of their membership, such as income smoothing or increased profit due to capital investment, also was felt by their husbands. However, once in the group the dynamics of the group and the relationships that were forged as a result played an important role in encouraging the empowerment process within all three dimensions.

The inhibiting factors which the women identified were expectations of gender roles and a heavy workload due to gendered division of labor. Some studies have shown that income generation programs can in fact lead to the disempowerment of women by increasing their already heavy workload (Chakravarti 2008, Hanak 2000).

Some of the women had as previously discussed started or expanded a business but still adhered to the prevailing norm within their particular context, in terms of gender responsibility. This could mean that the women in fact experience an increase in their already heavy workload. Some of the women however, expressed that being able to earn money in itself meant being less dependent of their husbands. This, I would argue, illustrates the constant interplay between the dimensions and factors which encourage and inhibit the process of empowerment. The extra workload that self employment involves for these women may result in inhibiting the empowerment in that it limits the woman’s ability to have time for herself. However, the extra money she earns and is able to save or contribute to the household may increase her
sense of self in the relationship with the husband furthering the empowerment within the relational dimension.

The women identified that the man is valued higher than the woman and that the process of making decisions “is owned by the man” where the wife is expected to follow. Cultural and religious reasons were given by the women to explain this. In one of the groups attitudes of acceptance of their own subordination was displayed in a discussion of the women’s right to say no to sexual intercourse. This indicates that internalized oppression is a large inhibiting factor to the process of empowerment for the women in these groups and that the women have not yet reached a level of empowerment within the relational dimension where they feel they have an awareness of and an ability to defend their rights to their own bodies. This suggests that income generation does not necessarily change deeply rooted gender norms and behavior and that gender awareness work is an important piece of the puzzle in empowerment work.

8.2. Suggestions for further research

Gender norms and the cultural patterns which underpin them are, as shown, difficult to change. Previous research shows the importance of involving men in the process of women’s empowerment work (Leach & Sitaram 2002, Rowlands, 1997).

This study has focused on the women’s perspective of their empowerment process as a result of being a member of the Savings and Loans groups. Further research however, is needed of the men’s perspective of the women’s empowerment process. Men’s view on the prevailing gender norms within its specific cultural context and their attitudes to women’s empowerment can in turn be used to tailor future work regarding gender awareness within the community for both men and women.
9. References


Sida (2013)
Retrieved: 20130120

UN Women (2013)  
Available at: [http://cedaw-seasia.org/indonesia.html](http://cedaw-seasia.org/indonesia.html)  
Retrieved: 20130119

UN Department of Information (2013)  
Retrieved: 20130120

UIP Utrikespolitiska Institutet, Landguiden (2013)  
Available at: [http://www.landguiden.se/Lander/Asien/Indonesien](http://www.landguiden.se/Lander/Asien/Indonesien)  
Retrieved: 20130119


Appendix 1.

Information letter to the women in English

My name is Karolina Jackson and I’m a student from the Department of Social Work at the University of Stockholm, Sweden. I am in Lombok to write my Bachelor thesis as part of my degree in Social work. The topic I wish to examine is how Savings and Loans groups can be a tool for women’s empowerment.

I am interested in hearing about your experiences with the Savings and Loans groups both as individuals and as a group. Obstacles you may have encountered, opportunities and possible changes in your lives.

I wish to carry out 2 group discussions with approx. 8-10 women in each group and 3 in depth interviews, amongst women who have been part of the Savings and Loans groups for a min. of 6 months with a range of ages. Each interview will take between 45-60 min. I aim to record the interviews with a Dictaphone make no information goes amiss. Ellen will be present at all interviews as an English-Bahasa Indonesia interpreter. The recorded material will only be heard by the two of us and the founders of Bersahara (Arianne and Rachel). The recorded material will be deleted after the study has been compiled. No names interviewees will appear in the thesis. The participation is entirely voluntary and may be discontinued at any time.

My field work is supported and financed by the Swedish International Development Cooperation Agency, SIDA.

I gratefully appreciate any support you might be able to offer in order for me to compile my field work.

Please do not hesitate to contact me by phone for further information.

Kind regards,

Miss Karolina Jackson (Ibu Moa)
E-mail: karolinajackson@yahoo.com

☐ Yes, I’m interested in taking part of the study. Please contact me for an interview, see beneath:
Name & Surname: _____________________________
Telephone number: ___________________________
Email: _____________________________

☐ No, I’m not interested in taking part of the study.
Appendix 2.

Information Letter Bahasa Indonesia

INFORMASI UNTUK WANITA

Nama saya adalah Karolina Jackson dan saya adalah mahasiswa jurusan Pekerjaan Sosial di Universitas Stockholm, Swedia. Saya berada di Lombok untuk menulis tesis Sarjana saya sebagai bagian dari gelar yang saya ambil dalam bidang pekerjaan sosial. Topik yang saya ingin pelajari dan dalami adalah bagaimana kelompok Simpan Pinjam dapat menjadi alat untuk pemberdayaan perempuan.

Saya tertarik untuk mendengar pengalaman Anda bersama program simpan pinjam di kelompok baik sebagai individu maupun sebagai kelompok. Hambatan yang mungkin Anda temui, peluang dan kemungkinan perubahan dalam hidup Anda.

Saya ingin melakukan diskusi kelompok dengan 2 kelompok dimana masing – masing kelompok terdiri dari 8-10 orang dan melakukan wawancara lebih mendalam secara pribadi terhadap 3 orang dengan berbagai usia yang merupakan anggota kelopok yang sudah bergabung dengan kelompok simpan pinjam selama minimal 6 (enam) bulan.


Seluruh isi wawancara hanya akan didengar oleh kami berdua serta pendiri Bersahara (Arianne, Rachel dan Ellen) dan akan dihapus setelah studi selesai dikerjakan.

Nama anda tidak akan dicantumkan di dalam tesis. Partisipasi sepenuhnya dilakukan secara sukarela dan wawancara dapat dihentikan setiap saat.

Saya berterima kasi dan sangat menghargai dukungan yang mungkin anda dapat berikan dalam menyelesaikan tugas lapangan saya.

Bilamana ada informasi lebih lanjut jangan sungkan untuk menghubungi saya lewat telephone. Salam,

Nama: Karolina Jackson (Ibu Moa)
Email: karolinajackson@yahoo.com

☐ Ya, saya tertarik untuk mengambil bagian dari studi ini. Silahkan hubungi saya untuk wawancara, lihat di bawah:

Nama & Nama asli: __________________________________________

Nomor telepon: __________________________________________

Email: ___________________________________________________

☐ Tidak, Saya tidak tertarik untuk mengambil bagian dari studi ini.
Appendix 3.

Structure of Focus group interview

1. **Introduction Selamat Datang!**
2. **Warm up – Introduction of members** (Demographic information: Name, age, nr of children, years finished in school, special interests, role within the group, how I became a member. Objective: To get everyone talking
3. **Discussion of how the group started and how it works** (Observations of group interaction: Who talks most, who talks less, *In what way* do the women talk about the group?
4. **Creative activity – Introduction of stimulus material. Creating collages. How do you see/experience the group?** Objective: Individual perception of the group, create stimulus material for further discussion
5. **Presentation of Individual collages.** Objective: Get everyone talking, stimulating discussion, illustrating group process to me and themselves.
6. **Probe questions from interview guide, where necessary**
7. **Summarize topics of discussion.** Objective: Confirm that I have understood. Illustrating group processes, accomplishments and obstacles. Time for further probe questions and discussion
8. **Creation of a visionboard – Hopes for group and for self**
9. **Selamat makan! (Let’s enjoy our food)**
Appendix 4.

Sample of interview questions

Interviewguide inspired by Rowlands´study

Group interviews

List of possible questions

(Italicized questions might not be relevant)

Background questions

About the group

- When did it start?
- How did it start; how many people? Starting process
- How is it organized? Official leadership?
- What does it do/aim to do?
- How often does it meet; for how long? Who participates? Who talks most? What does the group do? (activities, discussion, problem-solving)
- What are its goals/aims?
- Has anything changed since you got involved? (activity; relationships;)
- Has anything got in the way/made it difficult for you to participate in the group?
- What does your spouse/family thing of you being in the group? Has your relationship changed in any way?

Aspects of empowerment

- What has it achieved?
- What difficulties has it faced?

Encouraging factors and/or Inhibiting factors

- Has anything made it difficult for the group to function?
- Is there anything preventing the group from achieving its goals?
- Do you ever share strong emotions in the group? Over what? Is it helpful or not?
- Are you any more confident now than you were before? How did that happen?
- What do you do now that you didn't before?
- What are the advantages of being in the group, (if identifies more confident, who with, how)
• What are the disadvantages?
• Is being in the group important to you? Why?
• Has it had any support/help from outside? What? Who?
• Is it important to meet as women on your own? Why?
• Do you talk about personal things, problems? Is that useful?
• Is the group involved in the wider community in any way?
• What does the wider community think of the group?
• If the group needs money, where does it come from?
• Do you have any links with other groups? Why? Which?
• Do you have any training? How/Who?
• What can you tell me about women who aren't in the group?
• Is there anything else you'd like to tell me about the group?

Changes
• What changes have there been?
• Do you have any plans/ things you want to achieve in the future?
• What might get in the way of that?
• Is there anything else you'd like me to know?

Questions from in depth interviews that might be useful in FDG´s

Her, her family and the community (Personal, Relational)

• What is life like for women in your community? Is that how it should be? Why?
• Do women participate in any community organizations? Or in activities with any other kind of organization?
• What are the things women do in order to have money? Who makes decisions about how to spend it?
• If she needed land, how could she get it?
• Do you see your daughter's life being different from your own? Why? Will she have any more/less choice/control over reproduction? money? etc.
• Are there any things you don't do that you know you could if you only had the chance or the resources? (income generation; participation; activities; etc)
• If you could change one thing about the way your life has been, what would it be?
• What do you think are women's rights? duties?
• Is there anything else you'd like to tell me about your life or your family or the community?